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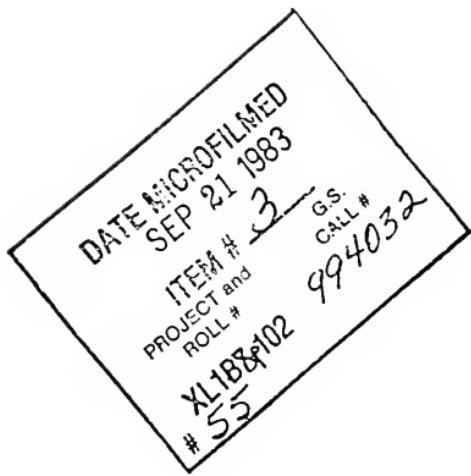
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GENEALOGY
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THE LLOYDS OF BIRMINGHAM



THE LLOYDS OF
BIRMINGHAM
WITH SOME ACCOUNT OF THE
FOUNDING OF LLOYDS BANK

BY

SAMUEL LLOYD

SECOND EDITION
GENEALOGICAL SOCIETY
OF UTAH

SEP 1929

11799

BIRMINGHAM
CORNISH BROTHERS, LIMITED
LONDON: SIMPKIN, MARSHALL & CO., LTD.

1907

Benjamin T. Lloyd
SALT LAKE CITY, UTAH

811-23
D. 11/16/98
811-23
K. 10/16/98
811-23
D. 11/16/98

Printed by **BALLANTYNE, HANSON & Co.**
At the Ballantyne Press, Edinburgh

INTRODUCTION

In the following pages Mr. Lloyd begins one of the most interesting of tasks—he has embarked upon the history of a family. It is difficult to conceive of anything more pleasant to a student of human nature, endowed with leisure, a gift of expression, and the desire to re-create the past, than to set out on such an enterprise.

To write the history of a family ! The biography of an individual, even a dull one, offers almost too many attractions, and certainly too many distractions, to the really sympathetic pen ; but when one is made free of a whole race, to pick and choose where one will, to dally as long as one will or as briefly, one's labour can become more fascinating than the old moralists would ever have liked it to be.

Resorting to imagery, one might liken the biographer of an individual to the navigator of a river from its source to the sea, always in the main stream ; and the biographer of a family to a similar navigator with an extended charter, who even before embarking spends much time among the springs in the mountains whence the river flows, and, once afloat, urges his boat down every tributary, however small, and into every back-water.

Mr. Lloyd, as I have suggested, has here attempted only a sketch : he has not taken to the river with boundless time before him, prepared not

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only to explore the tributaries but cast anchor in them too, and even perhaps to pass on to explore and cast anchor in their tributaries in their turn, and then theirs ; but he has done enough to show how rich in possibilities to the biographer a mercantile family in the English midlands can be, even when it is a family pacific not only by nature but by religion, law-abiding, sagacious, and prosperous, lacking any extremes either of genius or misfortune, and almost guiltless of mistakes. Not that passion or error, poverty or riches, war or art, recklessness or excess—or that indefinable quality, composed of certain of these ingredients, which we will call romance—is indispensable to the biographer, or indeed makes a better book than the more sober characteristics that I have named ; but it is usual at the first blush to expect more from the records of a family that has known Fortune's frown as well as smile—that has had its adventurers, its aliens, and its rebels—than from a house of commercial fame. The expectation, however, is not always a sound one. There is, when all is said, just about the same amount of human nature in one man as another. The only difference is that your romantic wears it on his sleeve. The business of the biographer being rather less with what is worn on the sleeve than anywhere else, the difference hardly touches him.

There may have been no border-fighting among the early Welsh Lloyds, but Charles Lloyd of Dolobran was a spiritual warrior of no mean strength and endurance, and of him, as of many of the early Quakers whose attempts to obey the Sermon on the Mount were to lead to imprisonment in Christian dungeons, we cannot know too much. Fighting is barbarism ; and though one would never say a word against that blessed leaven,

one may be permitted to remark that a little of it in a book can go a long way, whereas with stuff of the conscience one asks for more and more.

There may not have been literary genius in the Lloyd family, although I think that Charles Lloyd of Old Brathay comes near it, but he at least was of sufficient capacity to attract the genius of Coleridge and to be allowed to collaborate with Lamb ; while one of his brothers, by his sympathetic quickness, was able to draw from Lamb certain letters that if not his best at any rate stand alone in his fascinating correspondence. It is sometimes as pleasant to read about the friends of great authors as of great authors themselves. And in Mr. Lloyd's pages which follow we are often in such company. The picture of Dr. Johnson losing his temper over Barclay's *Apology* one will not easily forget ; nor his rage at the perversion (as he thought it) to Quakerism of the courageous Miss Harry, the governess at "Farm."

Every one has his own taste in books. Mine is towards quietude, and I know that it would be difficult to give me too many particulars as to the members of this spreading family—their sterling Quaker merits, their shrewdnesses, their benefactions, their solidarity, and their acquaintances. I want to know much more of Dr. Johnson's host, much more of John Taylor who first made snuff-boxes and then decorated them with his thumb, and who founded with Sampson Lloyd a bank whose assets now (1906) amount to seventy-five millions. I want to know more of the incidents of the bank's early years. Too much attention has been paid to the growth of kingdoms : the growth of a bank is equally interesting. Both are equally the story of human ambition and address—the difference is purely one of glamour. Custom has decided that

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the affairs of a throne shall be considered romantic and the affairs of a bank prosaic. But one thing is certain : that a king may be an accident and yet reign for half a century ; whereas a banker can never be so. A banker has got to be a banker or go.

E. V. LUCAS.

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THE
LLOYDS OF BIRMINGHAM

CHAPTER I

THE LLOYDS OF DOLOBRAN

Our Welsh origin—John Lloyd's Sunday bodyguard—Dolobran Hall—The Lorts and the name of Sampson—Cromwell's letter

THE Welsh family of Lloyd, from which came the Lloyds of Birmingham, claims descent on the male side from Aleth, who in the eleventh century was King of Dyfed, otherwise Demicia or Demica, a territory which included what are now the shires of Cardigan, Pembroke, and Caermarthen.

The sixth in descent from Aleth was Celynin, who acquired Llwydiarth (hence the name) by inheritance about the year 1300, and the family became seated at Dolobran from that time to 1780.

Llewellyn Einion, grandson of Celynin, had three sons, and to David, at the division between them of their father's estates, fell Dolobran and Coedcowrid near Welshpool.

He was succeeded by Ivan Teg, or the "Handsome," whose son and heir, Owen, about the year 1476 assumed the name of Lloyd. This he took from Llwydiarth in Montgomery, the seat of his grandfather, and he was thus the first Lloyd. His grandson, David Lloyd of Dolobran, was born in

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1523, and was in the Commission of the Peace for Montgomeryshire. His great grandson, John Lloyd of Dolobran, also a county J.P., was a noted antiquary, who, by means of the parchment deeds of Welsh properties, traced his ancestry among the landed gentry of Wales from the sixth century.

John Lloyd of Dolobran made his home at Coedcowrid, where he lived in great state, as it was then considered, having twenty-four men, his tenants, with halberds, to attend him to Meifod church, placing them in his great pew under the pulpit. A prosperous landowner, he added to his estate and also improved his house, wainscotting the parlour and the hall. Most of the communion plate was his gift. His son, the first Charles Lloyd of Dolobran—Charles being a name that ever afterwards recurred in the family—was born in 1613, and married Elizabeth Stanley, a lady belonging to the family of Stanley, Earls of Derby.¹ He also succumbed to the temptation to enlarge and added many timber buildings to Dolobran, “making the said Hall’s platform to resemble the figure of a capital L.” The old house still stands, but its glories have departed. Coedcowrid stands, too, and Meifod church.

The first Charles Lloyd of Dolobran fostered a hobby which has always been honoured in the family—he was a keen genealogist. He died in 1657.

With Charles Lloyd of Dolobran’s eldest son, Charles, the second Charles Lloyd, this history may be said to begin. Born in 1637, he was educated with his brothers, John and Thomas, at Jesus College, Oxford, the first purely Protestant College founded in that University.² The two elder, Charles and John, graduated in medicine; John afterwards

¹ See Appendix, p. 208.

² See *College Histories*, by Mr. E. G. Hardy

became one of the six Clerks in Chancery, and presented to his native parish church of Meifod a flagon and a paten of silver-gilt for the Communion service, which may still be seen. Thomas, the third son, became William Penn's chosen friend.

On January 1, 1661, when twenty-four years of age, Charles married Elizabeth, daughter of Sampson Lort of Pembroke, the son of Sir George Lort, baronet, of Stackpole Court, Pembrokeshire. The Lorts were an old Norman family, Sampson being named after a Norman saint of the early Church, to whom one often finds churches dedicated in Guernsey and Normandy, and also at Crickdale in Wiltshire, and elsewhere.¹ By this marriage the name Sampson came into the Lloyd family—and into Birmingham, for without it there would be no Sampson Road at Sparkbrook.

Sampson Lort was a Parliamentarian, who with his relative John was in 1648 selected by Cromwell to assist in the destruction of the castle of Haverfordwest. The Protector's autograph letter addressed to the Haverfordwest Corporation runs as follows:—

"Whereas upon view and consideration with Mr. Roger Lort and Sampson Lort, and the Maior and Aldermen of Havorford west, it is thought fit for the preservinge of the peace of the countye that the Castell of Havorford west should be speedily demolished. These are to Authorise you to call to your assistance in the performance of this service the Inhabitants of the Hundreds of Dangleddy, Kemis Roose and Killgarron, who are hereby required to give you assistance. Given under our hands the 14th of July, 1648.

O. CROMWELL. SAM. LORT. JOHN LORT.

*To THE MAJOR AND ALDERMEN
OF HAVORFORD WEST."*

¹ Extracts from Montgomeryshire Collections, vol. ix. Printed by the Powysland Club, Welshpool, pp. 339-341.

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In 1660 Sampson Lort attended the nomination for the return of a member to the Covenanters' Parliament, and had, as even his opponents admitted, a majority of the electors, "but the Council and Sheriff [returning officers] having decided beforehand to refuse his nomination, his opponent, Mr. Phillips, a representative of the younger branch of the Picton family, a hot Royalist, was elected."

CHAPTER II

CHARLES LLOYD THE QUAKER

George Fox in Wales—Richard Davies the autobiographer—A persecuted sect—Magna Charta overridden—Bishop Burnet's comments—Thomas Ellwood, the friend of Milton, and the early Quakers—Charles Lloyd in prison—A birth in jail—The return to Dolobran—Thomas Lloyd's troubles—A disputation between Lloyd the Bishop and Lloyd the Quaker—Lloyd the Bishop in his turn in captivity—The old Bull Lane burial-ground—Charles Lloyd's skull—Tresses in the dust—Thomas Lloyd and the Pennsylvanian Friends

CHARLES LLOYD, the second, of Dolobran had been instructed at church that he should make every precept in the Scriptures a law unto himself, and that a man should desire to please God in all the actions of his life. His religious principles and thoughtful intelligence were soon to be put to the test.

His spiritual sufferings came about in this way. There lived at Welshpool a fervently religious young man, who had studied his Bible for years, named Richard Davies. When George Fox visited Wales on a preaching mission Davies was one of his most influential converts to the beliefs of the early Friends, or, as they were called in ridicule, the Quakers. Davies one day arranged for a religious meeting to be held at Dolobran at the house of Hugh David, one of Charles Lloyd's tenants. In his *Autobiography*¹ we read :—

“A day or two after we went to the meeting, where came in Charles Lloyd of Dolobran, who was formerly in Commission

¹ The *Autobiography* of Richard Davies, sometimes spelt Davis, is entitled *An Account of the Convincement, Exercises, Services and Travels, of Ancient Friends, and of the Spreading of Truth in North Wales*.

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of the Peace, and had been in election to be High Sheriff of that County, and also several of his well meaning neighbours . . . the Lord was not wanting . . . and in the love, fear, and life of truth, we parted."

One result of this meeting was that Charles Lloyd, who had already, at Oxford, become interested in the Friends' doctrines, joined the new sect.

Upon the day following the meeting convened by Richard Davies, a similar religious meeting was held at Charles Lloyd's own house. Reports of these meetings were quickly spread, and there is no doubt that their significance was emphasised by the social position which Charles Lloyd then held. The reports having reached high quarters, he and six others were summoned before Edward Lord Herbert, Baron of Cherbury, who lived about three miles from Dolobran. After a superficial examination, the six unfortunate Friends, upon their refusal to take the oaths of Allegiance and Supremacy—all oaths being held wrong by Fox and his followers, who obeyed to the letter Christ's command, "Swear not at all"—were sent to Welshpool, and cast into the prison there, to await a trial which never took place.

It may be asked, What had become of Magna Charta? This charter, extorted from King John by the Barons in 1215, was amplified in the reign of his son, Henry III., and confirmed by his grandson, Edward I. The twenty-ninth chapter of the Act of Henry III., passed in the ninth year of his reign, says :—

"No freeman shall be taken or imprisoned or be disseized of his freehold or liberties, or free customs, or be outlawed, or exiled, or any otherwise destroyed; nor we will not pass upon him, nor condemn him; but by lawful judgment of his peers, or by the law of the land."

This was the law when Charles II. ascended the throne. How then, the question naturally

arises, could these early Friends be kept in prison for so long a time without trial? Bishop Burnet in his *History of his own Time* throws some light on the subject. He says:—

“I was in Court the Greater part of the year 1662-3-4. An Act was passed empowering Justices of the peace to convict offenders without Juries. . . . And a meeting for religious worship at which five were present more than the family, was declared to be a Conventicle; and every person in it was to lie three months in prison, or to pay £5 for the first offence, six months for the second, or to pay a fine of £20, and for the third offence, being convicted by a Jury, to be banished to any plantation except New England or Virginia, or to pay a fine of one hundred pounds. All people were amazed at this severity.”

Bishop Burnet might have added that, not only were the people amazed at its severity, but also at its violation of the primary law of the realm; for the Magna Charta had made it a clear principle of our constitution that no man can be detained in prison without trial.

Thomas Ellwood,¹ the friend of Milton and William Penn, and one of the early Quakers, writes of the Conventicle Act which was passed in May 1664 as “A very severe Law made against the Quakers by Name, and more particularly Prohibiting our Meetings under the sharpest Penalties, . . . which Law was looked upon to have been procured by the Bishops, in order to bring us to a Conformity to their way of Worship.” He further describes it as “that unaccountable Law, if that may be allowed to be called a Law, by whomsoever made, which was so directly contrary to the Fundamental Laws of England, to common Justice, Equity, and Right Reason, and directly contrary to the Great Charter.”

¹ *History of the Life of Thomas Ellwood*, written by his own hand. London: Headley Bros., 1906.

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By this Act, he says, the informers were entitled to a third part of the fines, and "they drove an underhand private trade, so that men often were convicted and fined without having any notice or knowledge of it, till the officers came and took away their goods, nor even then could they tell by whose evidence they were convicted. Than which what could be more opposite to common justice?" It may be assumed, however, that the Bishops thought to serve God by stamping out Dissent.

"No sooner," says Ellwood, "was this cruel law made, but it was put in Execution with great Severity," and on the first day of the Fifth Month following (new style, July 1665) "one of the Quakers having died, others of them were carrying his corpse in a coffin on their shoulders to bury him in his own orchard outside Amersham in Buckinghamshire, when a Justice of the Peace (named Bennett) stopped them, and his order to put the coffin down not being observed as quickly as he desired, threw the coffin off the bearers' shoulders with a forcible thrust to the ground"—obliging them to arrest Ellwood and nine others and send them to Aylesbury Jail, "for what neither we nor they knew," and they were ordered to pay a fine of six shillings and eightpence each, or remain in prison a month.

"Innocent of doing anything wrong," Ellwood says, they declined to pay the fine, so before he left the prison at the end of the month he wrote:—

"Some men are Free when they in Prison lie;
Others, who ne'r saw Prison, Captives Die,"

which he termed a riddle. The following he styled the solution:—

"He only's free indeed that's free from sin,
And he is safest bound, that's bound therein."

Thomas Ellwood says of the terrible year 1670, so disastrous to the Nonconformists, that under the Conventicle Act "Persecution was carried on with very great Severity and Rigour in the year 1670; the worst of Men, for the most part being set up for Informers; the worst of Magistrates encouraging and abetting them; and the worst of the Priests (who first began to blow the Fire) now seeing how it took, spread, and blazed, clapping their Hands, and Hallowing them on to this Evil Work."

Charles Lloyd and others of the Friends thus imprisoned were substantial freeholders, and although they might probably have regained their liberty by taking the oaths of Allegiance and Supremacy, and by payment of fines, yet they underwent imprisonment rather than be false to their religious convictions.

Incidentally, however, it may be observed that the Quakers, or Friends, were not the first who refused to recognise the right to enforce the administration of oaths. A sect called the Anabaptists had long previously condemned all oaths whether profane or judicial, holding the prohibition of Christ to be of general application.

The following passage quoted from Dr. Thomas Hodgkin shows clearly the state of things at the time :—

"But there was now to be a demonstration of the fact, often proved in after years, that the Quaker would rather undergo any amount of imprisonment than satisfy what he conceived to be an unjust demand. It was in many cases a living death that he thus confronted, for the prisons of England in that century were horrible beyond description; still, when the Quaker had made up his mind that a certain claim was unrighteous, he would rather suffer anything than pay it; and this invincible resolution of his had no small share in bringing about the victorious issue of the battle which was

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to be waged for liberty of thought during the following half century."¹

During the first year or two of the imprisonment of Charles Lloyd and his fellow-sufferers for conscience' sake, there appears to have been no relaxation of the harsh prison discipline prevailing at the time; for Richard Davies describes the jail as a "dirty, nasty place," and says, that Charles Lloyd "was put into a little smoky room, and did lie upon a little straw himself for a considerable time, and at last his tender wife, Elizabeth . . . was made willing to lie upon straw with her dear and tender husband."

In these unhappy circumstances their eldest son, the third Charles Lloyd, was born August 18, 1662, though the presence of Elizabeth Lloyd in the prison was not compulsory, but optional. Her name is not included in the list of the six Friends sent by Lord Herbert to Welshpool.

Charles Lloyd's younger brother, Thomas, hearing that his brother was in prison, travelled quickly from Oxford, where he was still a student, to visit him. "They told me," writes Richard Davies, "that the great sufferings of Friends, in that city of Oxford, by the magistrates and by the wild and ungodly scholars, did work much upon them, and they had some secret love for Friends then. So when Thomas Lloyd came home, being sometime with Friends in prison and elsewhere, the Lord opened his understanding by his light life and power, and he received the truth and was obedient to it, and took up his daily cross and followed Jesus, came to be his disciple, was taught by him, and went no more to Oxford for learning, and I may say with David, the Lord made him

¹ See *George Fox*, by Thomas Hodgkin, D.C.L.: Methuen & Co., 1896.

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wiser than all his former teachers. He stayed pretty much at home and with his eldest brother Charles Lloyd and in these parts."

Richard Davies says that he went with Thomas Lloyd to visit most of the Justices that had a hand in committing Friends to prison. They called on Lord Herbert, "and although he did not agree to their liberty, they heard that he sent private instructions which resulted in the jailer allowing the Friends to go to an empty house at the end of the town, which was a sweet convenient place near the fields, without any keeper over them, and they had the liberty of the town and to go where they pleased except to their own houses.

"So Charles Lloyd took a house in town for him and his family to live in, and we kept our meetings in that house of the jailers aforesaid several years."

It seems incredible now, but it is a fact that for ten years Charles Lloyd and the other offenders were prisoners, although after half that time had elapsed their condition was thus improved. In this house—in the "Rules," so to speak, of the prison—his second son, Sampson (the first Sampson of the family), was born, on February 26, 1664. Later was born a daughter, Elizabeth, who eventually married John Pemberton, of Bennett's Hill, Birmingham. In the following year Elizabeth Lloyd died. She was buried in the Friends' burial-ground at Cloddian Cochion, near Welshpool.

Meanwhile Charles Lloyd's possessions were put under *præmunire*; his cattle were sold, and his house was partially destroyed. At last, however, on March 15, 1672, Charles II. made his Declaration of Indulgence, suspending the execution of all penal laws in ecclesiastical matters, and 491 persons, chiefly Friends, were released.

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On returning to Dolobran, Charles Lloyd, whose property seems to have been restored to him, at once enlarged the Hall and built the little meeting-house that still stands, where some years later George Fox held a meeting. Some opposers came in, says that great spiritual man in his *Journal*, "but the Lord's power brought them down."

Persecution was by no means over, as Richard Davies' *Autobiography* tells us.

In 1674-5 he and Thomas Lloyd held a meeting, at which the latter "uttered a few words by way of defining the true religion and what the true worship was, all which David Maurice, an informer who was present, approved of as sound and according to the doctrine of the Church of England, yet notwithstanding he fined T. Lloyd twenty pound for preaching—and he fined the house twenty pounds, and five shillings a piece for the hearers. And on the 16th of the fourth month 1675 he caused to be driven from Thomas Lloyd four cows and a mare, all worth about sixteen pounds, by two of his servants,—these were lurking near the ground about two hours before day and drove away the cattle before sunrise.

"About the same time Charles Lloyd of Dolobran had ten young beasts taken from him by John Jones of Golynog, an attorney-at-law who was that year overseer of the poor of the parish of Myvod, together with the petty Constable, &c., upon a warrant from David Maurice, the informer before alluded to, for preaching within the liberties of Welshpool at Cloddiecochion, though the said Charles Lloyd was not at that place that day, nor many days before, or after at any meeting."¹

¹ I append a list, drawn up by Mr. J. Spinther James, of charges against Charles Lloyd after his liberation:—

1673. Sept. 15, at Pool (Welshpool) he was "presented for not repayringe unto his p'ish Church."

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Richard Davies also gives an account of a disputation between the Quakers and the Church. He writes :—

"About the year 1680 or 1681, came Dr. William Lloyd to be the Bishop of this Diocese. Persecution was very sharp and severe in several places about this time upon account of excommunication and the statute of twenty pound a month. But this new bishop thought to take a more mild way to work by summoning all sorts of dissenters to discourse with him and to seek to persuade them to turn to the Church of England.

"Charles Lloyd and Thomas Lloyd discoursed with him, his chaplains, and other clergy, so called, from about two in the afternoon till two in the morning. Afterwards they discoursed with him two days at Lladvilling. The first day from about two in the afternoon till night, and the next day from about ten in the morning till an hour in the night, publicly in the town hall. The first day at Pool our Friends Charles Lloyd and Thomas Lloyd gave their reasons for separation. In none of the three days would the bishop and his clergy defend their own principles or refute ours, but only held the three days on the general principles of Christendom, and the apostles' examples of water-baptism, and once a small touch at the bread and wine. Thomas Lloyd held the last day our reasons why we separated from the Church of England, which were :—

- "(1) Because their worship was not a gospel worship.
- "(2) Because their ministry was no gospel ministry.
- "(3) Because their ordinances were no gospel ordinances.

1675. He had ten young beasts taken from him upon a warrant from David Maurice of Penybont. (Davies' *Autobiography*.)

1678. Oct. 11, at Llanfyllin, the High Constables of the Hundred of Pool presented, amongst others, Charles Lloyd of Dolobran and Thomas Lloyd his brother as dissenters from the Church of England.

1680. Sept. 2, at the Great Sessions held at Montgomery, Charles Lloyd, and Thomas Lloyd and his Wife, were presented as absentees from Church.

1681. August 29, Great Sessions at Llanfyllin, in the list of Quakers presented is "Charles Lloyd, one of the Ballees of Pool." He had evidently been made a Bailiff to vex him.

1682. April 24, Great Session at Pool, Charles Lloyd was presented for not coming to Church; also 1682, Oct. 8; also 1683, August 27.

1683-6. March 8, at Poole, High Constable of the Lower Division of the Hundred of Llanfyllin present Charles Lloyd and his wife for not coming to Church. This is the last mention of Charles Lloyd in the Montgomeryshire Jail Files as extracted by Richard Williams, F.R.Hist.S. The sentences or Judgments of the Courts are not quoted.

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"But they would not join with him to prove any of them though often solicited thereunto. Friends being sufferers must submit to all disadvantages, for they had not any notice beforehand of what matters they should argue till they came to the place of dispute and the last day they forced Thomas Lloyd to about twenty-eight Syllogisms, all written down as they disputed, to be answered extempore; and the Bishop said he did not expect so much could be said by any on that subject on so little warning, and he said that he expected not to find so much civility from the Quakers. He highly commended Thomas Lloyd and our Friends came off with them very well."

This Bishop Lloyd (who was no relation of our family) was destined to have spiritual difficulties of his own; for he was one of the seven bishops who were imprisoned in the Tower for conscience' sake in 1688. Richard Davies writes:—

"Then I remembered that which I spoke to the Bishop at his Palace in the year 1681—What if another Prince should arise that would impose something upon him that he could not do for conscience' sake? And that year when at London I went to visit him in his troubles, and he said to me, 'I often thought of your words and I could wish I were in Pennsylvania now myself.'

Charles Lloyd died at Birmingham in 1698, aged only sixty, while on a visit to his son-in-law John Pemberton. He had been twice married. His second wife, Ann Lawrence, who was one of the six Friends imprisoned in 1662, survived him nearly ten years. They were both interred, as were also his daughter and son-in-law (John Pemberton and his wife), in the old Friends' burial-ground in Bull Lane, leading off Monmouth Street, now Colmore Row, Birmingham. In 1851, when this burial-ground became extinct through the operations of the Great Western Railway in the making of their line, the coffins of these past witnesses of troubled

times, together with those of others, were dis-entombed and carefully removed to the Friends' burial-ground in Bull Street, which, in 1803, Samuel Galton helped them to acquire.

My cousin, the late George B. Lloyd, at the request of his father, visited Bull Lane graveyard during the process of exhumation, and had in his hands the fine skull of the long-deceased Charles Lloyd of Dolobran, disturbed for the first time after lying there 153 years. He told me this at the time, and again when I commenced to write this narrative.

In this graveyard were discovered also the remains of Mary Gill, daughter of Charles Lloyd's second son, Sampson Lloyd. The colour of her rich brown hair had apparently remained unchanged through all that long period; and Dickinson Sturge, who had become possessed of a portion, showed it to me. I also visited the graveyard soon after these bodies had been removed, and noticed a coffin embedded in the deep red sand, wherein the body of a woman lay. The lid having become detached, I could see within, and it was evident that after death her hair had continued to grow till it extended beneath her feet and practically filled the coffin. I learnt afterwards that other cases of this sort have been noticed and recorded—that the human hair frequently continues to grow after the death of a person, and endures when the flesh has crumbled into dust.

A few of the coffins had brass plates upon them, with names and dates quite decipherable; but, in many cases, the wood had completely perished so as to crumble when touched, revealing the bones and dust within.

From this burial-ground were also removed the remains of Richard Parkes, who by the marriage of

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his daughter to the second Sampson Lloyd became closely associated with the family in the eighteenth century—but of him more anon.

Before leaving altogether the subject of the Lloyds' contributions to the rise of the Society of Friends, I would add that Thomas Lloyd went to Pennsylvania as a friend of William Penn and acted as Deputy Governor of that colony when Penn visited England. He left no male descendant, and therefore does not figure in the main stream of this record; but the late Horace J. Smith, of Philadelphia, who resided for a while at Moseley, used often to remind me that Thomas Lloyd was his ancestor, and he was very proud of the fact.

From a paper drawn up by Mr. J. Spinther James I take some particulars of Thomas Lloyd's career. He suffered imprisonment in 1663, but was soon released. In 1664 he was arrested with others while quietly travelling on the highway; and for refusing to take the oath of Allegiance and Supremacy, was again imprisoned, and detained for eight years—that is, until 1672—when the king ordered “that all manner of penal laws on matters ecclesiastical against whatever sort of Nonconformists or recusants should be from that day suspended.” A short time before his incarceration, he had married Mary, daughter of Gilbert Jones of Welshpool. After his release he resided at Plasmawr, near Welshpool, and was much harassed for his Nonconformity.

On March 7, 1675, David Maurice, Justice of the Peace, with armed men, visited a Friends' meeting at Cloddian Cochion, where Thomas Lloyd was speaking: the Justice fined Thomas Lloyd £20, the House £20, and each person present 5s.

On April 5, 1675, at the Great Sessions at Pool, Thomas Lloyd, among many others, was presented

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for not coming to church, and the stock of his farm was distrained upon.

On October 11, 1678, he was presented at Llan-fyllin on the same charge. At the Great Sessions at Montgomery, September 2, 1680, he and his wife were presented as absentees from church. This is the last mention of him in the Jail Files.

Thomas Lloyd, accompanied by his family, in 1683 took passage in the ship *America*, and, after a voyage of eight weeks, landed in Philadelphia, which then consisted of three or four little cottages, nearly surrounded by a dense forest. His devoted wife died soon after their arrival, and was the first interred in the Friends' burying ground.

Thomas Lloyd's history in America, and the service he rendered there to the establishment of civil and religious liberty, is well known and much revered and cherished on both sides of the Atlantic.

The following account of Thomas Lloyd was drawn up, with the admirable simple eloquence of Friends, by the monthly meeting of Haverford in Pennsylvania, on Thomas Lloyd's death in 1694.

"The love of God, and the regard we have to the Blessed Truth, constrain us to give forth this testimony concerning our dear friend Thomas Lloyd, many of us having had long acquaintance with him, both in Wales, where he formerly lived, and also in Pennsylvania, where he finished his course, and laid down his head in peace with the Lord; and is at rest and joy with Him for evermore.

"He was by birth of them who are called the gentry, his father being a man of a considerable estate and of great esteem in his time, of an ancient house and estate called Dolobran, in Montgomeryshire in Wales. He was brought up at the most noted schools, and from thence went to one of the universities; and because of his superior natural and acquired parts, many of account in the world had an eye of regard towards him. Being offered degrees and places

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of preferment, he refused them all; the Lord beginning his work in him, and causing a measure of his light to shine out of darkness, in his heart, which gave him a sight of the vain forms, customs, and traditions of the schools and colleges. And hearing of a poor despised people called Quakers, he went to hear them, and the Lord's power reached unto him and came over him, to the humbling and bowing his heart and spirit; so that he was convinced of God's everlasting Truth, and received it in the love of it, and was made willing like meek Moses, to choose rather affliction with the people of the Lord, than the honours, preferments, and riches of this world.

"The earthly wisdom came to be of no reputation with him, but he became a fool, both to it and his former associates, and, through self-denial and taking up the daily cross of Christ Jesus, which crucified his natural will, affections, and pleasures, he came to be a scholar in Christ's school, and to learn the true wisdom which is from above. Thus, by departing from the vanities and iniquities of the world, and following the leadings, guidance, and instructions of the Divine Light, grace, and Spirit of Christ, he came more and more to have an understanding in the mysteries of God's kingdom, and was made an able minister of the everlasting Gospel of peace and salvation; his acquired parts being sanctified to the service of Truth.

"His sound and effectual ministry, his godly conversation, meek and lamb-like spirit, great patience, temperance, humility, and slowness to wrath; his love to the brethren; his godly care in the church of Christ, that all things might be kept sweet, savoury, and in good order; his helping hand to the weak, and gentle admonitions, we are fully satisfied, have a seal and witness in the hearts of all faithful friends who knew him, both in the land of his nativity, and in these American parts.

"We may in truth say, he sought not himself, nor the riches of this world, but his eye was to that which is everlasting, being given up to spend and be spent for the Truth and the sake of Friends.

"He never turned his back on the Truth, nor was weary in his travels Sion-wards, but remained a sound pillar in the spiritual building. He had many disputes with the clergy and some called peers, in England, and also suffered imprisonments, and much loss of outward substance, to the

honour of Truth, and stopping in measure the mouths of gainsayers and persecutors. Yet these exercises and trials in the land of his nativity, which he sustained through the ability God gave him, were small, and not to be compared to the many and great exercises, griefs, and sorrows he met with in Pennsylvania, from that miserable apostate George Keith, and his deluded company. O, the revilings, the great provocations, the bitter and wicked language, and rude behaviour which the Lord gave him patience to bear and overcome. He reviled not again, nor took any advantage, but loved his enemies, and prayed for them that despitefully abused him.

"His love to the Lord, his truth, and people, was sincere to the last. He was taken with a malignant fever, the 5th of the 7th month, 1694; and, though his bodily pain was great, he bore it with much patience. Not long before his departure, some friends being with him, he said: 'Friends, I love you all, I am going from you, and I die in unity and love with all faithful friends. I have fought a good fight, and kept the faith, which stands not in the wisdom of words, but in the power of God: I have fought, not for strife and contention, but for the Grace of our Lord Jesus Christ, and the simplicity of the Gospel. I lay down my head in peace, and desire you all may do so. Friends, farewell all.'

"He further said to Griffith Owen, a friend then intending for England: 'I desire thee to mind my love to friends in England, if thou lives to go over to see them; I have lived in unity with them, and do end my days in unity with them; and desire the Lord to keep them all faithful unto the end, in the simplicity of the Gospel.'

"On the 10th day of the 7th month aforesaid, being the 6th day of his sickness, it pleased the Lord to remove him from the many trials, temptations, sorrows, and troubles of this world, to the kingdom of everlasting joy and peace; but the remembrance of his innocent life and meek spirit lives with us, and his memorial is, and will remain to be, sweet and comfortable to the faithful. He was buried in friends' burial ground in Philadelphia, aged about 55 years, having been several years president and deputy governor of Pennsylvania."

CHAPTER III

THE LLOYDS COME TO BIRMINGHAM

The first Sampson Lloyd—The Conventicle Act—Birmingham and Dissent—Our first ironmasters—The Lloyd slitting-mill—The adventures of Foley—A fiddle leads to wealth—Fuel and iron—Friends at the slitting-mill—and at an old iron furnace—Robert Plot describes the making of iron—Protection advocated in 1783—Richard Reynolds, Free Trader

WE now turn to the history of the first Sampson Lloyd, the son who was born to Charles Lloyd during his imprisonment in 1664, since it was he who carried on the line. But first I should say that his eldest brother Charles remained at Dolobran Hall, to which he made many pleasing additions, and established an iron-work near by in 1719. Why he was so venturesome as to commence making iron so far from a market for its produce is not recorded, for it is said that some of it had to be carted as far as South Staffordshire to find a sale. The venture probably started when iron was at a high price, but it became unprofitable, and he was involved in monetary difficulties. Eventually, in 1742, he removed to Birmingham. A Minute of a Welsh yearly meeting held at Bridgenorth, which alludes to these difficulties, “recommends Charles Lloyd with his wife to the Friends in Birmingham in sincere love and fellowship, desiring that the Almighty may crown the evening of their days here with peace, and hereafter receive them into the arms of His eternal and unspeakable mercy.” He

died in 1747 or 1749, and he and his wife were both buried in the Birmingham Friends' burial-ground. None of the Birmingham Lloyds are descended from him. Both his sons, Charles Exton and James, died unmarried. It was James who sold Dolobran in 1780, the estate thus after many generations passing from the family. It was, however, bought back in 1878 by the late Sampson Samuel Lloyd.

Sampson Lloyd the first married twice. His first wife, Elizabeth Good, bore him four daughters; his second wife, Mary Crowley, four sons and two daughters, of whom Sampson, the third son, is, to us, the most interesting, for it was he who built "Farm." But first a little more about his father, Sampson Lloyd the original.

It was at the age of thirty-four, and in the same year that his father died (1698), that Sampson Lloyd migrated to Birmingham. Like his father, he was a Friend; and, like his father, although less severely, he had been continuously persecuted in Wales. He was attracted to Birmingham because his brother-in-law, John Pemberton, lived there; but he also chose it to escape the harassing and ruthless legal penalties of the Conventicle Act. Birmingham, moreover, was always friendly to Dissent.

The pains and penalties to which, by Acts of Parliament, the followers of George Fox were rendered liable, and the harsh and ruthless manner in which those punishments were enforced, had already induced thousands of Welsh people to emigrate to Pennsylvania. The first Sampson Lloyd might have followed his uncle Thomas to that early English settlement. In Birmingham, which he chose instead, and which was then in its infancy, he soon found scope for his energies and capital.

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He started business as an iron merchant in Edgbaston Street.

The town owed much of its early intellectual eminence and progressive spirit to its not having been a corporate borough, for other superior men, stimulated like Sampson Lloyd by the desire for religious liberty, also settled in it. Those who came were consequently not affected by the "Five Mile Act" of Charles II., which debarred Nonconformist clergymen from coming within five miles of any borough. The very atmosphere of the place soon seemed to favour religious liberty and intellectual freedom.

Sampson Lloyd, after a profitable career as an ironmaster in the firm of "Sampson Lloyd and Sons," died on January 3, 1724, aged, like his father, sixty. His will shows him to have been possessed of a large property. It states that he had purchased the house in which he was then living for £400. This was No. 56 Edgbaston Street, which, though no longer a dwelling-house, still stands and retains many of its old characteristics, including a fine oak staircase. An inspection of the property makes me doubt if, when it was acquired for £400, the present house existed. It must have cost several times that sum to build. However this may be, Sampson Lloyd's son Charles came into possession, and lived there until he moved to Bingley House. Sampson Lloyd also held freehold property in Stourbridge and had a residence at Lea, near Leominster, Herefordshire. His executors were his widow, his son Sampson, John Gulson (a son-in-law), and John Pemberton, his brother-in-law.

My cousin, the late G. B. Lloyd, who prompted me to undertake this narrative, saying, "I know you can do it, and it is worth doing," wished it to contain some account of the slitting-mill which

Sampson Lloyd and his son, the second Sampson Lloyd, erected at the bottom of Bradford Street, near the centre of the town, the motive power for which was obtained from the river Rea. To do this, it is necessary to go back to the time when young Foley of Stourbridge went to Sweden and learnt what a slitting-mill was. The story is an interesting one.

It was early in the seventeenth century—when the neighbourhood of Stourbridge was the centre of the nail-making industry of England—that Sweden became a discomforting competitor to those engaged in this industry; as nails made there were sold in England at prices with which Stourbridge makers could not compete. This caused young Foley of Stourbridge to resolve to find out, if possible, how their underselling was accomplished. He accordingly started for Sweden, but with so little money that it was exhausted on his arrival there, and he was left (not unlike Oliver Goldsmith in his travels in Holland) with the solitary but somewhat lively resource of a fiddle. He was, however, an excellent musician, as well as a pleasant fellow, and he successfully begged and fiddled his way to the celebrated Dannemora Mines, near Upsala.

He readily ingratiated himself with the iron-workers; and, having for some time carefully observed their machinery, he believed he had found out their methods. He therefore returned to Stourbridge, full of hope that he had acquired the secret of the construction of a slitting-mill, by means of which plates of wrought iron could be slit into nail-rods. So strongly persuaded was he of success that a gentleman was induced to advance the requisite money; but, alas! to the great disappointment of all concerned, the machinery failed to slit the iron.

Foley therefore set out for Sweden a second time, receiving on his arrival a joyful welcome from the Swedish workmen. So gladly indeed did they receive the returned fiddler, that, with a disastrous confidence, to make sure of him they lodged him in the very citadel of the business, the slitting-mill itself, looking on him, in their simple-minded, uncommercial good-fellowship, as a mere fiddler, and nothing more. He remained long enough to ascertain where his mistakes lay, and then again disappeared. On his return to Stourbridge he succeeded in having machinery constructed that perfectly performed the work required. Thereafter he not only supplied the nail-makers with the nail-rods they wanted, but also made a fortune in doing it. It is pleasant and gratifying to record that while amassing wealth himself, he was not unmindful of the needs of others ; for he invariably and generously aided all the plans of benevolence set on foot in his neighbourhood.

Richard Foley and all the early Foleys were Puritans. He (the founder of the family) died in 1657, aged seventy-seven. He was succeeded by his son Thomas, an equally clever man of business, who successfully carried on the manufacture, and, as the result, was able to purchase a very fine Worcestershire estate. Upon this he lived, a peerage having been granted to the family in the reign of Charles II. The main line of the Foley family, however, eventually becoming extinct, the property was sold to the wealthy Earl of Dudley for £900,000.

The question may arise, Does not this prosperity exceed the bounds not only of probability but of possibility ? How could any one possessed of nothing but a fiddle make so much, with his son, out of a slitting-mill, that the latter could leave an

estate worth £900,000? This seems to be a truth stranger than fiction. But Dud Dudley, in his *Metallum Martis*, published in 1665, throws some light upon it when he says: "Wood in these parts [in 1663] is almost exhausted, although it were of late a mighty wood-land country." The Foleys had this abundant and cheap supply, and so made their great fortunes, and now in 1663 there was next to none left for others to do the same. Dudley adds that there "were a supernumerary number of smiths, near twenty thousand," who had doubtless been using the Foleys' iron as fast as they could make it, the nails being sent to all parts of the country and also exported. But in 1663 a time of depression followed, so that the same writer adds: "Twenty thousand smiths or naylors, at the least, dwelling near these parts and taking of prentices have made their trade so bad, that many of them are ready to starve and steal . . . so that it is wished [for them] not to take so many prentices."

Foley drove his slitting-mill by water, the only suitable mechanical power then known. Sampson Lloyd and his son and partner (Sampson Lloyd the second), and afterwards his grandsons, derived their water power from the river Rea. In a plan of Birmingham of the year 1731, Lloyd's slitting and corn mills are shown with access from Digbeth by Lower Mill Lane; another plan of Birmingham, of the date of 1751, displays the slitting-mill with a mill pool and a large garden.

The following description of the slitting-mill is given in a letter dated July 31, 1755, written by some London visitors to the Pembertons:—

"Next Morning (Monday) [July 1755] we went to see Mr. L——'s [Mr. Lloyd's] Slitting Mill, which is too curious to pass by without notice. Its use is, to prepare Iron for making Nails. The Process is as follows:—They take a large Iron

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Bar, and with a huge Pair of Shears, work'd by a Water-wheel, cut it into lengths of about a Foot each; these Pieces are put into a Furnace, and heated red-hot, then taken out and put between a Couple of Steel Rollers, which draw them to the length of about four feet, and the breadth of about three inches; thence they are immediately put between two other Rollers, which having a number of sharp Edges fitting each other like Scissors, cut the Bar as it passes thro' into about eight square Rods; after the Rods are cold, they are tied up in Bundles for the Sailor's use. We din'd and spent the Evening (after walking again to Dudson) at Mr. Lloyd's."

The Pembertons' London friends having visited the slitting-mill, were taken the next day into Staffordshire to see ironstone converted into pig iron, as one of the interesting local industries, and the following is their account of it :—

" Next day (Wednesday) we went to see an Iron Furnace at a small distance from Birmingham (at Hamstead near Perry Barr on the River Tame), where the iron ore is smelted and run into pigs. The furnace is built like a lime-kiln, and kept continually burning. The iron stone or ore being mixed with a quantity of charcoal, is put in at the top, when falling on other parts of the same kind already burning, the charcoal catches the fire, and, as it burns, sinks lower in the furnace with the ore; as it descends, the fire burns more fiercely, being continually blown by two pair of monstrous bellows, which moving alternately by means of a water-wheel, throw in a continued stream of air, which increasing the fire in the charcoal, and the iron stone being mixed with it, it melts away into a proper receiver, and the dross runs from it in streams of liquid fire. When a sufficient quantity is thus fluxed, the metal is let out into a wide frame in the ground, filled with sand, which is hollow'd into trenches of the shape of the pigs of iron, and many pigs are cast together joining to a long middle-piece, call'd the sow."

The plan of smelting iron thus described is very similar to that named by Robert Plot in his *Natural History of Staffordshire*, published at Oxford in 1686; and as the second Sampson Lloyd

and his sons were engaged in the manufacture of iron before they became bankers, and some of their descendants have carried on this business ever since, it may be admissible to give a further short description of the mode of making iron for many years before they commenced its manufacture early in the eighteenth century.

Plot describes the iron ore as being calcined and then thrown into the furnace with "charcole," a basket of ore, and then a basket of charcoal, "when by two vast pairs of bellows placed behind the furnace and compressed alternately by a large wheel turned by water, the fire is made so intense, that after 3 days time the metal will begin to run, still increasing," he says, "until at length in 14 nights time it is made so fluid by the violence of the fire that it not only runs to the utmost distance of the furrows but stands boiling in them."

Plot also mentions the still more primitive mode of manufacture when men worked at the bellows with their feet, a great amount of manual labour being expended with very little iron as the result, and upon which the water power made use of at Hampstead was a great advance.

Plot then describes the further processes: how the iron is re-melted and compressed and beaten, and brought "to the great hammer raised by the motion of a water-wheel," and then after re-heatings and beatings it is "wrought under the hammer into such sizes as they think fittest for sale." Some of the iron smelted at the furnace at Hampstead would no doubt be purchased by the Lloyds for their charcoal forges at Burton-on-Trent and Powick. The Powick works were under the management of Nehemiah Lloyd, the eldest son of the second Sampson Lloyd, by Rachel Champion, his second

wife. He died unmarried and left his Warwickshire property to his brother, Charles Lloyd, the banker.

That the Lloyds, and others in the trade, were able to command a high price for their iron in 1757 may be gathered from an advertisement which appeared in that year. It was headed, "The High Price of Iron," and informed the public that a subscription had been opened at the Swan in Birmingham "for presenting a petition to Parliament for the Importation of Bar Iron from America, Duty free, to all Ports of England; and that a general meeting of the Subscribers will be held at the said Swan on Thursday next at two o'clock." Probably other unrecorded meetings were held as occasion required, and were the forerunners of the quarterly meetings of ironmasters which are now held in Birmingham, attended by ironmasters from all parts of the kingdom.

The price of iron was then, as now, alternately high and low, and consequently profitable or unprofitable to the manufacturer, but in either case it contributed to the revenue. This was pointed out in 1783 by Richard Reynolds, the friend of Sampson Lloyd the third, in a letter to Lord Sheffield, expressing the pleasure it gave him to find that his argument met with his lordship's approbation—namely, that the making of iron in England brought to the revenue more than six pounds per annum for each man employed. Thus the Lloyds of Birmingham had the satisfaction not only of giving employment and providing the means of honest livelihood to those they employed, but of contributing to the country's revenue.

Nehemiah Lloyd spent the first years of his life under his father's roof at "Farm" and afterwards became a very active partner

active partner in the Lloyds' iron business. From some of his correspondence, which has been placed at my disposal by Mr. Steeds of Edgbaston, it will be seen that the ironmasters of his day were, like those of the present, much concerned about foreign competition and the effect upon British trade of the fiscal measures both of their own and foreign governments. In view of the discussion that has recently been held with regard to similar questions, and in view particularly of its especial interest in Birmingham, the following letters which Nehemiah Lloyd received from Richard Reynolds, the wealthy Shropshire ironmaster and also a Friend, may be given here :—

“ KETLEY, 5th of 3rd Month, 1783,
“ SIROPSIIIRE.

“RESPECTED FRIEND, NEHEMIAH LLOYD,—I received a letter from a Friend in London the 3rd Inst. covering one of which the enclosed is a copy—It appears to me more necessary for the relief of the Iron trade of this country that a bounty should be given to the exporters of manufactured English iron than that a drawback should be allowed on the exportation of Russian iron in any state, or even a lessening of the duties on importation, one or both of which may be presumed to have been the object of the Russian Company's Remonstrance, as it is of the Scotch manufacturers of Russian iron. If anything should be attempted relative to it in Parliament this session I presume it should not pass unnoticed by the makers of iron in this Country, and having occasion to write to Rd. Croft yesterday and not time to write two letters by that post I sent a copy of the letter to him desiring he would communicate it to those most immediately concerned, concluding thou wouldst be the first person he would consult—but lest anything should intervene to prevent it or his receiving my letter, I thought I would trouble thee with a letter on purpose believing thou wouldst excuse it, and I am with kind respect to thy brothers,

“Thy obliged Friend,
“ RICHD. REYNOLDS.”

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"GLASGOW, 19th Feb. 1783.

"MR. HUGH ATKINS.

"SIR,—By yesterday's newspapers I observed a paragraph mentioning that nine Gentlemen belonging to the Russian Company waited on Lord Shelborne with a Remonstrance relative to the visible declension of their commerce, in consequence of the present plan of peace.

"Pray can you favour me with a copy of the Remonstrance and the result. The iron manufacturers in this country having Slitting Mills and other valuable extensive establishments for manufacturing goods from Russian iron for exportation, are exceedingly alarmed at the present state of the iron trade—paying a heavy duty on the iron at importation, not drawn back at exporting the goods made from it, and America left free to trade with other Countries, perhaps paying no duties, whose provisions are cheaper and taxes less than they are in Britain, or perhaps ever can be. In these circumstances is it possible for the British Manufacturer to compete unless he draws back all the duties payable on importation? Without a speedy remedy the important branch of British iron manufacture is ruined.

"Pray, what are the English manufacturers of Russian iron to do in the present state of things? are they to join you Russian gentlemen, or are they to make a spirited application to Parliament for immediate relief?

"Your answer will oblige, Sir,

"Your Most Obedient Servt.,

"WILLIAM ROBERTSON."

CHAPTER IV

THE SECOND SAMPSON LLOYD AND "FARM"

Lloyd fruitfulness—Our first banks—Sampson Lloyd in Park Street and Old Square—The purchase of "Farm"—The Jacobite elms—The summer-house of the four seasons—Two stanzas on "Farm"?—"Farm" to-day—The heirs of Parkes—Rachel Lloyd—Kings and queens among the Quakers—Kings and clothes—David Barclay

THE second Sampson Lloyd, who was born May 15, 1699, joined his father's business. He was married twice. By his first wife, Sarah, daughter of Richard Parkes, of Oakswell Hall, Staffordshire, he had one son, the third Sampson Lloyd.¹ He married, secondly, in 1731, Rachel, daughter of Nehemiah Champion, of Bristol, and by her, whom he survived twenty-three years, he had six sons and five daughters, fruitfulness having been a Lloyd characteristic with some consistency ever since the family began. It was his fifth son, Charles, who is known to students of the family history as Charles Lloyd the Banker, of Bingley House, and of whom and of whose sons there is much to be narrated. Of Rachel, Sampson Lloyd's youngest child, there are also interesting records.

As one of the founders of Lloyds Bank the second Sampson Lloyd won lasting fame. The present extensive and flourishing corporation of that name sprang from the firm of Taylor and Lloyd, who owned the first bank establishment

¹ Her Bible, which is in my possession, records her birth, thus: "Sarah Parks was born ye 11th day 6 month 1699 about half an hour past 9 o'clock in the forenoon being the 3rd day of ye month."

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in Birmingham. It was started in 1765 by Sampson Lloyd and John Taylor, a maker of buttons and japanned ware, with their sons. From this time forward the family of the Lloyds continued to be prominently associated with banking. Not only did Sampson Lloyd, the third of that name, manage, with his younger brother Charles, after their father's death, the Birmingham bank, but he was the prime mover in the formation of the London bank of Taylor, Lloyd, Hanbury, and Bowman of 60 Lombard Street. This bank, under various names, changing as new partners were admitted, had a long and prosperous career, and, as we shall see, was ultimately merged in the present Lloyds Bank. Again, by the marriage of Sampson Lloyd's youngest child Rachel, to David Barclay, the Lloyds became associated with the Barclays, and it was in Barclay's counting-house that Charles Lloyd of Bingley learned the banking business.

The story of Lloyds Bank is dealt with at length in some of the succeeding pages. For the present, we are concerned chiefly with the more personal aspect of the second Sampson Lloyd's history, the principal event in which, from our point of view, is perhaps the purchase of the property on which the writer of these memoirs now resides; which, since the middle of the eighteenth century, has been known as "Farm"; and which is still looked upon, by the Lloyds of Birmingham and other descendants of the second Sampson Lloyd, as being in a special sense the home of the family.

It is stated in *Farm and its Inhabitants* (a very interesting account of the old house, written by Rachel J. Lowe and privately issued in 1883) that the second Sampson Lloyd previously lived at Old Park House, in Park Street. He may have lived

there at the time of his marriage in 1727; but this is doubted. It is at No. 18 Park Street that it is known that he lived; but he did not go there till his second marriage in 1732.¹ His son, the third Sampson Lloyd, also lived at No. 18 Park Street till he moved to Old Square in 1774. Park Street leads to and ends opposite the parish church of Birmingham, St. Martin's. The house, a picture of which is attached, was then a pleasant one, for beyond the garden the meadows led down with a gentle slope to the river Rea, then flowing with pure water from the Licky Hills, and beyond it was open and well-cultivated country; but now, in 1907, this is all built over, and the neighbourhood has become a busy hive of town life and industry, and the river Rea a dirty stream. No. 18 Park Street still stands—a roomy house now used by a riveter, with all its walls crumbling to decay. Old Park House stands too—empty and forlorn, but giving signs of ancient comfort and refinement.

On the 28th of April 1742 Sampson Lloyd purchased the property called "The Farm," consisting of fifty-six acres with a farmhouse and out-buildings. My cousin, G. B. Lloyd, on examining the original conveyance, found that the price paid for it was £850. Its value in the course of time increased, so that in 1849 forty acres of it, including the house and farm buildings, were valued as worth £20,000. Since then a large part of the estate has been built over, some of the streets taking their names from the family. "Farm" itself to-day consists of only ten acres.

The avenue of elm trees in front of the house was planted in 1745. This was a great year—the year of the Scottish rebellion. In July Charles

¹ See *Memorials of the Old Square*, p. 101.

Edward Stuart (or "Bonnie Prince Charlie," as he was called) landed in the Hebrides, and at Perth he was proclaimed king. The rebellion spread; the English were defeated at Prestonpans; and the rebels reached as far south as Derby. The invasion occasioned a panic in London, and the Funds fell to 49. The young prince, on reaching Derby on December 4, found that his army was not joined by English recruits, as he had hoped, and he had therefore to retreat. The invasion terminated at the Battle of Culloden, where he and his followers were utterly routed. The following is the Birmingham record of his defeat:—

"The 13th of October 1746 having been appointed as the day for a general Thanksgiving for the suppression of the late unnatural Rebellion by the Defeat of the Rebels by his Royal Highness the Duke of Cumberland, at the battle of Culloden, the same was observed here [in Birmingham] with the greatest Loyalty."

It must not be assumed that Sampson Lloyd was a Jacobite. The planting of the avenue in the year of the invasion was a coincidence which has served to keep the date of both events in the memory of the family. After it was planted the house was built. It faces the south-east. The pleasure garden was laid out by Mrs. Knowles, the friend of the Lloyds and Dr. Johnson. One choice summer arbour, called the fish-house, was placed by the pond, and another was also erected, in a more secluded situation, lighted by a window containing blue, green, yellow, and purple panes of glass. This produced a very pretty effect, and has been the delight of successive generations of children, but, alas! no longer to be enjoyed. The blue panes, when looked through, gave a wintry appearance to the scene: the green, spring; the yellow,

— summer, with glowing sunshine; and the purple panes, autumn.

The following ode by a Birmingham poet was perhaps intended to depict the garden at "Farm":—

"Ye bow'rs where nature sports in artless wiles,
And fancy frolics with bewitching smiles;
Whose power, like that of fairest beauty, charms
And care, of its heart-piercing sting, disarms: . . .

But hark, methinks I hear
Enchanting music near;
Sweetly it breathes its notes around,
And loving echo thrills beneath the sound."¹

"Farm" is to-day almost unaltered, except that whereas it stood originally in the country it is now surrounded by the small streets of Sparkbrook, and whereas of old its gardens were bright with flowers, the smoke of Birmingham's chimneys is now rather discouraging to vegetation. Not that we are without flowers and vegetables: quite the reverse; but we are not allowed to forget that we are in a great manufacturing city. The famous avenue also is sadly depleted, not only by the falling of the trees, but by the falling of limbs. In fact, "Farm," except at the beginning of the summer, when it can be very beautiful and fresh, looks what it is—an anachronism, not only a survival of the eighteenth century in the twentieth, but also a piece of the country caught and imprisoned by a town. Within, it is unchanged. The rooms here and there may have been altered; the telephone bell may tell rather insistently of modernity; but "Farm" remains what it always was—if I may quote the words of a visitor—"the friendliest of Friendly homes."

There are older houses in Birmingham. The

¹ *A Century of Birmingham Life* (p. 202), by J. A. Langford, published 1868, vol. i. (with the last line slightly altered).

Park Street houses obviously are older, but there is no Georgian abode in better preservation. Perhaps if it comes to age, the oldest building in Birmingham is the actual farmhouse—Owen's farm, as it was called, which stands in the grounds and gives the estate its name—a very beautiful piece of Tudor architecture.

The second Sampson Lloyd remained all his life of the same religious persuasion as his father, the first Sampson Lloyd, and his father-in-law, Richard Parkes. He died aged 79, on November 30, 1779, and was laid to rest in the Friends' graveyard in Birmingham, where his two wives had been buried before him.

It was through Sampson Lloyd's first wife Sarah that the Lloyds became connected with Wednesbury, of which more is said in a later chapter. Her father, Richard Parkes, owned valuable mining property at Wednesbury; and his residence, Oakswell Hall, Wednesbury, he acquired, with property pertaining to it, in 1689. A picture of it is given in Shaw's *Staffordshire*. Some of his Wednesbury property he inherited through his wife, but in 1708 and 1710 he added largely to it by purchase. By his will, dated May 2, 1728, he left it all to his four daughters as tenants in common; and in this way, and by subsequent purchases, the Lloyds came into possession of that which ever since has been a source of income to those of his descendants who style themselves "Heirs of Parkes." Their annual meetings, held for some years at "Farm," for the division of rents and royalties, are remembered as bringing into social intercourse members of the family who might not otherwise have met.

To Sampson Lloyd's fifth son, Charles Lloyd of Bingley, we come later, and also, naturally, to

his eldest son Sampson; but here I might say a little of his daughter Rachel, who married David Barclay, junior, of London, grandson of the Robert Barclay of Uriel who wrote the celebrated *Apology*. David Barclay's father, David Barclay the elder, having moved from Scotland to London, became a very successful merchant there. He lived in a good house at the corner of Cheapside, with windows looking towards the open space before the Royal Exchange and Mansion House. In this house he had entertained Royalty, and how interesting it must have been to the charming Rachel to hear all about it when the young Barclay came on his visits to "Farm" in 1767.

"It was six years ago," he would say, "that the Royal visit of which I am about to tell thee took place; but my father had previously entertained King George the Second; and King George the First and Queen Anne had been entertained at the house before them." "Really," she would say, "and thy father a good Friend like thyself? And Queen Anne entertained before them? Really, I can hardly believe it." Then taking his sister's letter from his pocket, he would be able to read her written account of it.¹

"It may be proper to remark, previous to the Royal Family's coming to my Father's house to view therefrom the Lord Mayor's Show, which Queen Anne, George I., and George II., had done, the latter when my Father lived in the house (which was supposed to be the most convenient for the purpose), the House was repaired outside and inside." That was in the year 1760. The letter continues: "On the second pair of stairs

¹ Nearly fifty years afterwards the letter was published in the *Gentleman's Magazine*, David Barclay being still alive, and writing to Hudson Gurney as to its general accuracy.

was placed our own Company, about 40 in number, the chief of whom were of the Puritan order, and all in their orthodox habits. We performed the ceremony of kissing the Queen's hand, and at the sight of whom we were all in raptures. . . ." Queen Charlotte was then a bride, having been married in September, two months previously.

"One of Mr. Barclay's daughters, little Lucy, was at the time a pretty child five years of age, and the King much delighted by her beauty took her on his knee and asked her how she liked him, she replied, 'I love the King; but I should love him better without the fine clothes.' This greatly amused him."¹ And so on.

In 1767 Rachel Lloyd and David Barclay were married. There is a record in the Birmingham meeting-book that David Barclay, junior, and Rachel Lloyd passed the meeting on September 9, 1767, and were left at liberty to accomplish their marriage a month later. He was thirty-nine years of age, and Rachel was his second wife. The drawing-room at "Farm" (now the dining-room) was built, it is said, for the occasion, and we may picture the greetings the handsome David and his bride received, in the newly built, finely proportioned room, on their return from the marriage ceremony. They lived very happily together at Youngsbury near London until twenty-two years after their marriage, when she was stricken by illness and died.

Charles Lloyd's letter describes her interment at Winchmore Hill as a very "striking opportunity." "As we left Youngsbury at six this morning," he wrote, "my dear brother [David Barclay] remarked

¹ She became Samuel Galton's wife, and their daughter Mary Anne married Mr. Schimmelpenninck.

'how mutable and unstable are all human enjoyments. My wife and I,' he said, 'had been labouring to make Youngsbury a perfect place, and this spring all seemed perfection, when, alas ! the partner of my joys was taken from me !'"

David Barclay died in 1809. The *Morning Chronicle* of June 5, 1809, wrote of him as follows :—

"The late David Barclay, who died in his eighty-first year at Walthamstow, was the only surviving grandson of Robert Barclay of Uriel. . . . We cannot form to ourselves, even in imagination, the idea of a character nearer perfection. Gifted by nature with a very noble form, all the qualities of his mind and heart corresponded with the grandeur of his exterior."

CHAPTER V

BIRMINGHAM'S EARLY TRADE

John Taylor—The snuff-box and the thumb—Hutton's panegyric on Taylor—Friends at the button factory—The bank supplies a demand—Birmingham begins to be prosperous—Hutton's prophecy—Bad roads and highwaymen—The metal trade and inventors—Matthew Boulton and James Watt—Intellectual Birmingham—Aris and Baskerville—The Lunar Society—Mary Anne Galton takes notes—Matthew Boulton's head and James Watt's voice—Heathfield Hall and its relics—Murdock's discoveries—Birmingham and the slave trade

IT is to the business of the first Sampson Lloyd in Edgbaston Street, and to the success of their slitting-mill in Moat Row, that the association of the name of Lloyd with banking must be traced.

The second Sampson Lloyd had inherited a respectable fortune and a thriving business from his father. As we have seen, he largely extended the business and added to his possessions not only by trading, but also by his marriage. The Lloyds, in his time, were already looked upon as men not only of probity but of substance, and it was this reputation which, on the founding of Taylor and Lloyds Bank in 1765, secured the confidence of the public at a time when there was little or no legislative provision for the protection of depositors. The bank was called Taylor and Lloyds, but John Taylor, the Birmingham manufacturer who joined Sampson Lloyd in its formation, was content to leave the management chiefly in his hands.

This John Taylor, who was born in the early

part of the eighteenth century, is a notable figure in the industrial history of Birmingham. He was a button manufacturer ; but was still more famous as a manufacturer of japanned goods. "He was particularly successful in hitting the fashionable taste in snuff-boxes, articles then in universal use. For one style of snuff-box, which he alone produced, there was an enormous demand. The boxes were of various colours and shapes, but what took the public fancy was the peculiar ornamentation of the surface. Each had a bright-coloured ground, upon which was an extraordinary wavy pattern of a different shade of colour. The two tints alternated in such an infinite variety of patterns that it was said that no two of Taylor's snuff-boxes were ever found alike. As other makers found it impossible to imitate them, Taylor, while the craze lasted, was able to command a large sale at high prices. John Taylor did this ornamentation with his own hands, securely locking up his room during the process. He had the boxes brought to him while the second coat of colour was wet, and then with his thumb, which was unusually broad and coarse-grained, he wove, in endless variety, the patterns he desired. While the craze lasted the process remained to all others a mystery, and in after years he used to tell with a chuckle how it had been done."

It was not only by japanned snuff-boxes that Taylor made his name and fortune. The value of his weekly output of buttons alone was said to be not less than £800. "There was," says Hawkes Smith, "in his inventions a decisive elegance, and an obvious indication of good taste, that ensured a good sale and large profits."

Taylor was something more than a tradesman. Dr. Johnson, during his sojourn in Birmingham in

1732, became interested in him and his pursuits. Our local historian, Hutton, expressed a great admiration for him. "Part of the riches, extension, and improvement of Birmingham," wrote Hutton, with true patriotic excess, "are owing to the late John Taylor, Esq., who possessed the singular powers of perceiving things as they really were. The spring and consequence of action were open to his view whom we may justly deem the Shakespeare or the Newton of his day. He rose from minute beginnings, to shine in the commercial hemisphere, as they in the poetical and philosophical. Imitation is part of the human character. An example of such eminence in himself promoted exertion in others; which, when prudence guided the helm, led to fortune. . . . To this uncommon genius we owe the gilt-button, the japanned and gilt snuff-boxes, with the numerous variety of enamels. From the same fountain also issued the paper snuff-box, at which one servant earned three pounds ten shillings per week, by painting them at a farthing each. One of the present nobility, of distinguished taste, examining the works, with the master, purchased some of the articles, amongst others, a toy of eighty guineas value, and while paying for them, observed with a smile, 'he plainly saw he could not reside in Birmingham for less than two hundred pounds a day.'"

The following is an account from a family letter of a visit to John Taylor's button manufactory on July 31, 1755:—

"We saw the Manufactory of Mr. Taylor, the most considerable Maker of Gilt-metal Buttons, and enamell'd Snuff-boxes: We were assured that he employs 500 Persons in those two Branches, and when we had seen his Work-shop, we had no Scruple in believing it. The Multitude of Hands each Button goes thro' before it is sent to the Market, is like-

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wise surprising; you perhaps will think it incredible, when I tell you they go thro' 70 different Operations of 70 different Work-folks. . . .

"We were too much straitened for Time to see more of the Manufactories of the Town, and were inform'd this was the most worth a Stranger's Notice. We din'd at Mr. Lloyd's [Sampson Lloyd]. In the Afternoon we walk'd to his Country Seat (about two Miles from the Town), which he called his Farm: it consists of a large genteel House and Gardens, Stables and Out-houses, which are mostly new Buildings, very neat and convenient; before the Front of the House is a long spacious Lawn, planted on each Side with Rows of Elms, leading to the Road; the Dairy and other Branches relating to the Farm lay at some Distance from the House, which renders it more cleanly and agreeable: After drinking Tea, we returned, and spent the Evening at the Castle Club over 'a Half-pint and Cheat' The Company was pretty large, and very cheerful. My Companion in particular became extremely joyous; but I am afraid we Londoners rather encroached too much on the Good-nature of our Birmingham Friends; for 'Cheat' after 'Cheat,' so disorder'd their Economy, that in the end I am afraid we either cheated our landlord or cheated ourselves."

John Taylor, who died in 1775 at the age of sixty-four, began life as a journeyman, it is believed as a cabinet-maker. Hutton says he was regarded by his fellow-townsmen as one whose name was a guarantee of success, and without whose support no undertaking was likely to command public approval. He left a fortune estimated at not less than £200,000.

The increasing trade of Birmingham had caused its merchants and manufacturers and its shopkeepers to feel the need of a bank in which money could be deposited for safe keeping, and, probably still more, of an establishment where the traders could obtain temporary advances upon deeds and such other securities as they could give. To John Taylor and to Sampson Lloyd the traders of the town naturally looked as the leaders in such a

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matter. As a matter of fact both men had advanced money and undertaken banking transactions for some time before they decided to make a regular business of it.

The bank which, in 1765, they founded to meet these requirements remained for exactly a hundred years a private concern. During all that time the Lloyds continued to be associated with it as proprietors and managers. And since 1865, when the business, carried on at that time under the style of Lloyds & Co., was transferred to the limited company known briefly as Lloyds Bank, the family has been continuously represented not only in the proprietorship of the bank, but in its conduct too.

Before reviewing the history of the private partnership which commenced in 1765, it may be well to glance at the local and general conditions existing at that time. Birmingham, as we have seen, had already given evidence of the progressive spirit of which it is still able to boast. The establishment of the bank was in itself a sign of commercial progress. Though not the first of the country banks—one having been established in Newcastle-on-Tyne ten years before—it was one of the earliest to achieve an enduring success.

The times were favourable to the Birmingham trades. The treaty of Paris, in 1763, had brought to a close the Seven Years' War, and left England in possession of Canada, Cape Breton, Florida, and some of the West India islands; the older American colonies were no longer menaced by French aggression, and their development was proceeding to the advantage of British trade, though the colonial policy of the Government was tending to discount this advantage. Clive had laid the

foundations of our Indian Empire, and the period was generally one of territorial and commercial expansion.

Macaulay puts the population of Birmingham at the time of the Commonwealth at less than four thousand. It steadily increased. In 1750 the population and houses in Birmingham, according to a survey made by S. Bradford, were: population, 23,688; houses, 4170. In 1765 the population was about 25,000, and the number of houses increased in proportion. In 1865 the population was about 320,000; houses, 70,000.¹

The belief in a great future for the town, which existed among its inhabitants, was voiced by our historian Hutton. He dates the modern growth of Birmingham from the Restoration. One writer put the extent of the town at that time at three streets, but Hutton thinks that there were probably fifteen, and 900 houses. He proceeds, with his customary regard for rhetoric: "Though she had before held a considerable degree of eminence; yet at this period, the curious arts began to flourish, and were cultivated by the hand of genius. Building leases, also, began to take effect, extension followed, the numbers of people crowded upon each other, as into a Paradise."

During that period, as ever since, Birmingham has benefited by immigration. "As a kind tree," says Hutton, "perfectly adapted for growth, and planted in a suitable soil, draws nourishment from

¹ In 1880, I might remark, was printed at the Chiswick Press an odd little pamphlet entitled, *An Historical Curiosity: One Hundred and Forty-one Ways of Spelling Birmingham*, the examples being taken from different writings, chiefly old. Among them I note Brumwycham, Bernyngeham, Burmyngham, Bromicham, Burmegum, Burningham, Brumegume, Brimmidgham, Brumigam, Bermgham, Bremecham, Brimisham, Burmedgebam, Brumngam, Berinynghelham, Bromidgham, Bromycham, Berkmyngham, Bremisham, Brumicham. There seems to have been a desire on the part of these old spellers to approach as nearly as possible to "Brummagem" without ever quite saying the horrid word.

the circumjacent ground to a great extent, and robs the neighbouring plants of their support, so that nothing can thrive within its influence ; so Birmingham, half whose inhabitants above the age of ten, perhaps, are not natives, draws her annual supply of hands, and is constantly fed by the towns that surround her, where her trades are not practised." Captivated by the advantages offered by the town, which had led men like the first Sampson Lloyd to become inhabitants and enjoy freedom to live and think unmolested, Hutton bursts into magnificent prophecy :—

" Though we have attended Birmingham through so immense a space, we have only seen her in her infancy, comparatively small in her size, homely in her person, and coarse in her dress : her ornaments wholly of iron from her own forge. But now her growths will be amazing ; her expansion rapid, perhaps not to be paralleled in history. We shall see her rise in all the beauty of youth, of grace, of elegance, and attract the notice of the commercial world. She will also add to her iron ornaments, the lustre of every metal that the whole earth can produce, with all their illustrious race of compounds, heightened by fancy, and garnished with jewels. She will draw from the fossil and the vegetal : kingdoms ; press the ocean for shell, skin and coral. She will also tax the animal, for horn, bone, and ivory, and shall will decorate the whole with the touches of her pencil. . . . It is easy to see without the spirit of prophecy, that Birmingham hath not yet arrived at her zenith, neither is she likely to reach it for ages to come. Her increase will depend upon her manufactures ; her manufactures will depend upon the national commerce ; national commerce also will depend upon a superiority at sea ; and thus superiority may be extended to a long futurity."

In Hutton's time Birmingham was going ahead very rapidly, and he estimated that the population had in 1780 reached 50,295. But at the time of the founding of the bank of Taylor and Lloyd in 1765, some of the developments which were about

to take place were still unknown; for it was not until 1767 that the Act was obtained to construct a canal between Birmingham and the coal "delphs" about Wednesbury.¹ Here the thick coal-seam, thirty feet thick, lay so near the surface that a considerable area was got by open work, and when not sufficiently near the surface for open work, then by underground excavations and gin-pits with drainage into the river Tame.

"The necessary article of coal, before this act," says Hutton, "was brought by land, at about thirteen shillings per ton, but now at seven. It was common to see a train of carriages for miles, to the great destruction of the road and the annoyance of travellers."

The wretched state of the roads at that time, giving great facilities to highwaymen, was very prejudicial to Birmingham, not only as a trading town but as a great coaching centre. A coach began to travel to London on May 24, 1731, occupying two and a half days. In 1745 another undertook to get there in two days, "if the roads permitted." But in 1782 the journey was accomplished in thirteen hours; and in 1825, when 15 coaches, post-chaises, or other vehicles, daily arrived at, or passed through, Birmingham each day, the distance was sometimes accomplished in eleven and a half hours. We can now reach Euston, by rail, in two hours.

To quote from Mr. Dent's *Making of Birmingham* :—

"Workers in iron there were in abundance, as well as those who prepared the iron for the manufacturers' use. . . . Of works in iron there had sprung up quite a host of branches; grates—crude and barbarous in ornamentation—sad-irons and furnace-bars, pots and kettles, sauce-pans and

¹ See page 94.

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cart-wheel boxes (the latter turned out at the Eagle Foundry, in Broad Street). Fenders and fire-irons began to form a separate trade; steel works for making crucible steel gave Steelhouse Lane its name; heavy and light steel toys, a variety of useful articles being included under the term, were sent by the Birmingham Manufacturers to all parts of the world. The implements for the carpenter, the glazier, and the gardener—for the plumber, mason, and farrier, and almost every workman under the sun; the thousand and one requirements of every-day life, bodkins, corkscrews, tweezers, sugar-tongs, and nippers, tobacco-stoppers, snuff-boxes, and many similar articles; chains and manacles for the slaves of America, tomahawks for the red men of the West, axes for the settlers in the backwoods, bells for the vast herds of cattle in Australia, all these as well as buckles for the shoes of the English dandy—dress swords, stilettos, chatelaines, keys, seals, watch-chains, bracelets, clasps, brooches—all of steel—these and many other productions in the then fashionable metal were supplied largely from the workshops of Birmingham."

It is estimated that not fewer than 1000 tons of brass were used in Birmingham in 1781.

The establishment of a proof-house in Birmingham in 1798 attests the importance to which the local gun trade had attained. The treatment of the American Colonies by the home Government had led the colonists to avoid, as far as possible, the purchase of English goods, and no doubt had, to some extent, injured the trade of Birmingham. But the War of Independence brought large orders from the Government for Birmingham guns. There were demands also from other quarters, and it is computed that in the last twenty-five years of the eighteenth century, Birmingham gun-makers turned out at least three-quarters of a million stand of arms. The Birmingham sword-makers, too, demonstrated their superiority over their German competitors, and large manufactories were kept at work supplying the East India Company, as well as home and foreign governments. The wars

which followed the French Revolution gave an enormous impetus to the Birmingham trade in arms, during this and the succeeding century; at the same time the freedom of the country from invasion gave Birmingham manufacturers in all departments an advantage over their rivals on the Continent. They would benefit also by the financial reforms effected by Pitt during the nine years of peace which marked the first half of his eighteen years' ministry (1783-1801). The reduction of the National Debt, and improvements in the national system of finance, the lowering of the heavy duties on tea, wine, and spirits, and the reform of the excise and customs, led at once to a reduction of taxation, an extension of trade and an increase of revenue.

Birmingham, in fact, had then become something more than a "considerable market-town in the county of Warwick"—the designation given to it in a map published in 1752. It was becoming, to quote Burke's description, the "Toy-shop of Europe," the term "steel toys" embracing a variety of articles of utility as well as all kinds of the then fashionable steel ornaments. The steel-toy business was, in fact, the parent of the Birmingham jewellery trade. Matthew Boulton, who had established himself in the steel-toy trade in Snow Hill, had just transferred the business to Soho, and was shortly to be joined by James Watt, the inventor of the steam-engine, and later by Murdoch, in a world-famous partnership. In *Farm and its Inhabitants* it is stated that "When Boulton and Watt were short of money, and when their inventions were looked upon as very doubtful experiments, they were greatly assisted by Sampson Lloyd's liberality to them as a Banker."

Birmingham at that time was in fact not only the home of industry but the mother, or the foster-

mother, of much of the mechanical ingenuity and industrial enterprise of England.

Intellectually, as we have seen, the town had advanced since the time of which Macaulay wrote, when "on the market-days Michael Johnson, the father of the great Samuel Johnson, came over from Lichfield once a week, and opened a stall during a few hours when this supply of literature was found adequate to the demand ; and the place whence, two generations after, the magnificent editions of Baskerville went forth to astonish all the librarians of Europe, did not contain a single regular shop where a Bible or an Almanack could be bought."

The first book printed in Birmingham appeared from Matthew Unwin's press. Mr. Warren, with whom Johnson, as well as his friend Hector, lodged for a time, set up a book-shop and was the first to issue a newspaper, in which some of Johnson's essays appeared.

When Hutton settled in Birmingham in 1750 he found that Thomas Aris had commenced his *Gazette* nine years previously, and that two or three other purveyors of literature existed.

Birmingham was soon to become famous as the home of eminent philosophers and literary men. Baskerville in 1765—the year that saw the formation of the bank—was producing some of his finest editions, and in that year Dr. Ash issued the appeal which led to the establishment of the General Hospital, to which the partners in the bank were among the first to respond.

The town was advancing in other ways. The drama, as well as literature generally, interested many of its people. Strolling players appeared in the various assembly rooms. There was a theatre in King Street, and ten years later the Theatre

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Royal was erected. In 1768, three years after the formation of the bank, the first musical festival was held, and other recorded incidents show that the industrial and commercial life of Birmingham had reached a stage at which its strenuousness was brightened by a sense of assured prosperity, favourable to the cultivation of the arts.

The celebrated Lunar Society—so called because its monthly meetings were held on the evening when it was the full moon—was formed in 1765. Among those known to have taken part in these meetings were Mr. Withering (a celebrated botanist, and one of the first physicians to the General Hospital) and Dr. Priestley, both of whom lived near “Farm”; also Josiah Wedgwood of lasting fame, Sir Joseph Banks, Sir William Herschel, Dr. Darwin, Dr. Parr, and many other distinguished persons. Every member was entitled to bring his friends with him.

Mrs. Schimmelpenninck (*née* Mary Anne Galton) wrote that her acquaintance with the Lunar Society commenced in 1786 when she was eight years old, continuing till she was twenty-four. The appearance of each individual, she says, was deeply engraved on her memory. She describes Matthew Boulton, James Watt's partner, as tall, with a fine countenance. He took the lead in conversation. After she had attended phrenological lectures Mrs. Schimmelpenninck noticed that his forehead was magnificent and that he was a man to rule Society with dignity. James Watt was altogether different, more fitted to follow the contemplative life of a patiently observant philosopher. His head was generally bent forward: its intellectual development was magnificent; but his utterance was slow and unimpassioned, deep and low in tone, with a broad Scottish accent.

When Dr. Priestley entered the room, it seemed to this critic, though far removed from believing in the sufficiency of his theological creed, "that while the glory of Matthew Boulton was terrestrial, that of the Doctor was celestial, so different was he from so many orthodox professors I have unhappily lived to see who, like a corpse, or a mummy, exhibited all the form and lineaments of truth, but were destitute of one vital spark."

The statues of James Watt and Dr. Priestley, one on each side of the Birmingham Town Hall, appear to be well executed and to present good likenesses.

Mr. George Tangye, the brother of the late Sir Richard Tangye, and now head of the firm of Tangye Bros., engine-builders, of Birmingham, resides at Heathfield Hall, the house belonging to the Watt family, in which James Watt died. He had a private workshop at the top of the house, which Mr. Tangye has shown me, and which is still kept locked up by request of the Watt family so that the lathes and contrivances of James Watt may remain just as he left them the last time he went out of it.

I have just seen a copy of a letter from Matthew Boulton to James Watt, dated 2nd September 1786, telling him he has stopped Murdock from going to London to take out a patent for his steam carriage, which had, in Cornwall, already travelled a mile or two, in River's great room, in a circle, carrying the fire, shovel, poker, and tongs. Boulton adds to this that it was fortunate that he met him and persuaded him to turn back and not throw his money away. In reply, James Watt writes to Boulton on September 12: "I have still the same opinions concerning it that I had, but to prevent as much

as possible more fruitless argument about it I have one of some size under hand and am resolved to try if God will work a miracle in favour of these Carriages."

The letters prove that all three—Watt, Murdock, and Boulton—were alive to the possibility of locomotion by steam power, which was so well accomplished afterwards by George Stephenson. Incidentally I may mention that I am a link between the present and the past in that I heard George Stephenson give his only lecture in Birmingham. It was upon the Fallacies of the Rotary Engine.

Many of these Lunar Society meetings and other literary and scientific gatherings were held at Bingley House, the home of Charles Lloyd. Southey, Coleridge, Wordsworth, and Charles Lamb were among Charles Lloyd's occasional guests, and thus his children became acquainted with some of the most eminent persons of their time. But to them we come in a later chapter.

Birmingham was inclined also towards pure philanthropy. Thomas Clarkson, in his *History of the Slave Trade*, mentions his visit to the town in 1783, and says:—

"I was introduced by letter at Birmingham to Sampson, and Charles Lloyd, the brothers of John Lloyd, belonging to our Committee, and members of the Society of Friends. I was highly gratified in finding that these, in conjunction with Mr. Russell, had been attempting to awaken the attention of the inhabitants of Birmingham to this great subject; and that, in consequence of their laudable efforts, a spirit was beginning to show itself there, as at Manchester, in favour of the abolition of the slave-trade."

CHAPTER VI

THE FIRST BIRMINGHAM BANK

On June 3, 1765, the bank opens—Old accounts—The partners—Divisions of profits—Mary Lloyd marries Osgood Hanbury—Rival banks—The wealth of Birmingham—The Priestley Riots—Miss Ryland, the benefactress of Birmingham

IN circumstances, local and national, which promised well for such an undertaking, the bank of Taylor and Lloyd, on June 3, 1765, commenced business. The partners were John Taylor, John Taylor, junr., button manufacturers, with Sampson Lloyd (the second) and Sampson Lloyd, junr., iron dealers. The office was at the corner of Bank Passage in Dale End; and here the business continued to be carried on until 1845. The passage, still bearing that name, existed until late in the last century.

In the earliest known Birmingham *Directory*, dated 1770, under the heading "Public Offices," stands "The Bank, 7 Dale End," no other bank being mentioned in the book. The firm Taylor and Pemberton appear as button manufacturers in Queen Street, John Taylor as living at 65 High Street, and Sampson Lloyd & Son as "merchants" in Edgbaston Street.

Though the date of the formation of the bank is always given as June 1765, it appears that the partners had taken the premises and had commenced a banking business some time in 1764. No doubt they had thought it wise to work up a little connection before formally opening the bank

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to the public. The following curious extracts from the housekeeper's accounts have been supplied to me from Lloyds High Street bank, Birmingham (still known to many people as "The Birmingham Old Bank") :—

"1765.—4 lemons, 6d.; two fowls, 1s. 9d.; a neck of mutton, 1s. 11d.; a leg of veal, 9 lb., 2s. 10d.; goose, 1s. 3d.; 1 doz. wax mould candles, 7s.; pair of scissors, 2s.; five sheets of pens, 5s. 5d.; cod fish, 4½ lb., 2s. 1½d.; paid Miss Powell for making two negligées [*negligées*] and newbodying a gown, £1, 11s. 6d.; 7 lb. of soap, 3s. 2d.; a sirloin of beef, weight 22 lbs., at 3d., 5s. 6d.

"1765.—Sponge, 6d.; lobster, 11d.; mole catcher taking 4 moles, 8d.; handkerchief for Kate, 2s. 8d.; ½ doz. oranges, 8d.; 4 lb. butter, 2s. 4d.; ½ peck wheat, 9d.; 1 lb. coffee, 6s. 8d.; carriage of a box from Bristol, 1s.; 2 lb. brown sugar, 8d.; 2 lb. salt, 8d.; 3 lb. salmon, 3s."

The capital was £6000 in four equal shares, and no deed of partnership appears to have been ever drawn up during the one hundred years of the partnership, reliance being placed upon the entries in a private ledger signed annually by all the partners.

Sampson Lloyd the third, styled "junior," was then thirty-seven years old. He was an enterprising man and at the same time careful and prudent, and was the chief acting partner of the bank in the early years of its existence. The wealth and capabilities of the partners were so well known that the bank at once commanded the confidence of the public. No interest on the deposit of money was allowed in the early years of the bank, the partners thinking it quite enough concession to take care of other people's money without making a charge for doing so. Hitherto, those who had money had been accustomed to keep it locked up in their houses, in stockings, hiding-places, iron coffers, and secret drawers if they had any. It was an unheard-of

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idea to those who had saved money to let it out of their sight unsecured.¹

One day a would-be customer asked Mr. Lloyd if the bank would do something for him for nothing. "No!" was the reply, "we do nothing for nothing for nobody."

No formal division of profits was entered in the books until the 30th September 1771. The books show that the divisible profit for the six years' trading amounted to upwards of £10,000. Each of the four partners had £2,629 placed to his credit, and £1,049 was carried to "Bad Debt Account." The salaries allowed for doing the work of the bank were very small. As all the Taylors had small families, and the Lloyds had large ones, the latter, throughout the partnership, were always the workers in the bank.

The second division of profits took place on the 31st December 1775 (by which time John Taylor, senior, had passed away), and profits were received from the London bank of Hanbury, Taylor, Lloyd and Bowman, a bank which Sampson Lloyd the third was, as I have said, the means of forming.

(Mary, one of the third Sampson Lloyd's sisters, having married Osgood Hanbury of Tower Street, E.C., and Coggeshall, Essex, and Sampson Lloyd and he being close friends, Sampson Lloyd arranged to join him in partnership; and accordingly, in 1770, the bank of Taylor, Lloyd, Hanbury & Bowman was opened in Lombard Street, William Bowman having a share in it as manager. In 1814 the firm was Hanbury, Taylor & Lloyd; in 1864 it became Barnett, Hanbury & Lloyd, and in 1884 it was absorbed by Lloyds Banking Company Limited.)

The third division took place on the 31st of December 1777, among the same three survivors of

¹ See *Lombard Street*, by the late Walter Bagehot.

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the original partners and with similar entries as to "Silver and Gold delivered," and "Demolished Money,"¹ as on the 31st December 1775.

The fourth division took place on the 31st December 1779, the participators being John Taylor, junior, the third Sampson Lloyd, and Nehemiah and Charles Lloyd, his half-brothers. The second Sampson Lloyd had died in November of that year. Afterwards the division of profits took place annually throughout the partnership of the Taylor and Lloyd families.

The two chief clerks in 1779 received salaries of £80 a year each, but in 1781 the chief clerks received £100; in 1783, £150 a year, and in 1791, £200. On January 1, 1796, Sampson Lloyd (the fourth of that name) and the first Samuel Lloyd became partners, making six partners in the business, more than six being forbidden by Act of Parliament.² Taylor took eight-twentieths and the five Lloyds twelve-twentieths among them. During this period profits were received by the firm from the London bank of Hanburys & Co. on a capital in that business of £10,000.

Early in the history of the bank the books have entries of indebtedness from firms for "silver and gold delivered," showing that the bank did a trade in bullion, also three items of "demolished money." The account of the sons of Sampson Lloyd the second in the iron business is treated exceptionally, as if in some way connected with the bank, but as no similar mention is made at this date (December 31, 1778) of Taylor's button trade, it had probably

¹ See p. 79 of Walter Bagehot's *Lombard Street* as to worn, clipt, and degraded coin; also Adam Smith's *Wealth of Nations*, book iv. chap. iii., on Banks of Deposit, &c.

² The Act of 1745 gave the Bank of England exclusive banking privileges, and no bank consisting of more than six partners in England could trade in the ordinary way as bankers.

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been disposed of, or was carried on by Taylor and Pemberton, the firm named in the Birmingham *Directory* of 1770 as button manufacturers in Queen Street. At the close of 1796 a memorandum was made in the books "that Sampson Lloyd [the third] may divide his share of the profits with his two sons and may retire in their favour at the close of 1798."

The late Alderman Lloyd, who was the last surviving partner of the private partnership, to whom I am indebted for the particulars of the division of profits, did not mention the amounts subsequently divided; but there is evidence that the profits increased and became year by year a very satisfactory source of income to the partners—in fact, before the first Samuel Lloyd died in 1849 I know them to have been as much as £20,000 a year. After James Taylor's death in 1852 the profits increased. One day my cousin said to me, "After James Taylor's death, my father made money very fast."

For some time Taylors & Lloyds (to give the firm its true style) was the only bank in Birmingham. Hutton, in recording its formation, says:—

"Perhaps a public Bank is as necessary to the health of the commercial body, as exercise is to the natural. The circulation of the blood and spirits are promoted by one, as are cash and bills by the other, few places are without; yet Birmingham, famous in the annals of traffic, could boast no such claim . . . until the year 1765, when a regular Bank was constituted by Messrs. Taylor and Lloyd, two opulent tradesmen whose credit being equal to that of the Bank of England, quickly collected the shining rays of sterling property into its focus."

After a time, the success of Taylors & Lloyds brought other banks into existence in Birmingham, and before the end of the century three new ones had been started. "Success," to quote Hutton,

"produced a second bank, by Robert Coates, Esq., a third by Francis Goodall, Esq., & Co., and in 1791, a fourth by Isaac Spooner, Esq., & Co." In 1793 the bank of Dickenson & Goodall was started, but those forming the firm in 1805 called their creditors together, and paid them about 12s. in the pound. In 1835 the Coates Bank had changed its name to that of Moilliett & Sons, and in 1865 it was merged into Lloyds & Co.

Birmingham then and for many years afterwards is described as a place where fortunes could be made by the enterprising, where large sums of money were expended and received, and where financial accommodation must have been in ever-increasing demand.

The Priestley Riots in 1791 cast a dark shadow. The sentiments of Dr. Priestley, a resident of Birmingham in those days, had been represented to the lower classes as dangerous to the Church and State, and when a dinner took place at Dee's Hotel on the 14th of July to celebrate the triumph of liberty in France, a mob collected in the street, and becoming excited by the cry of "Church and King," their passions were so aroused that they began to plunder, burn, and destroy the houses of the most prominent non-church citizens, until at last after four days of rioting the military were sent for, and quickly arriving, order was immediately restored.

The partners in Taylors & Lloyds must have experienced considerable anxiety, as the town was at the mercy of the mob for four days. The rioters, after destroying the residence of one of the partners, the second John Taylor, at Bordesley Park, sacked and burnt Dr. Priestley's house near "Farm."¹ Some of them, it is said, approached "Farm" but

¹ A tablet on a house in Priestley Road, Sparkbrook, now marks the place where Priestley's house stood.

were pacified by Sampson Lloyd, who came out to them with wise words and refreshments and thus placated and got rid of the foe.

Neither the Bank nor the Friends' Meeting-house was attacked. It is probable that the Quakers, who took no part in politics, were not regarded as sympathisers with Dr. Priestley's views.¹

In a little volume of recollections by the late T. H. Ryland, Mr. W. H. Ryland writes that his grandfather's house was doomed by the Priestley rioters, but "it turned out that the premises adjoining belonged to a Canon of Worcester Cathedral, and as the fire-engines could not be used to protect them, the engines having been injured and the water-pipes cut so as to be useless, it would never do to run the risk of burning the property of a Canon of the Church; so my grandfather's house was saved."

The same little book gives the parentage of the late Miss Ryland, the great benefactress of Birmingham, who is gratefully remembered as the giver of the Cannon Hill and Small Heath parks. By her relationship to the Pembertons she was slightly linked to the Lloyds, and also through the late Thomas Lloyd becoming the purchaser of "The Priory" at Warwick, which belonged to Miss Ryland, but which, when the Great Western Railway came there, she preferred to leave and live instead at a charming residence at Barford, where the inheritor of most of her property, Mr. Smith-Ryland, now resides.

Mr. Ryland's grandfather married a Miss Pemberton, one of whose sisters became the wife of Charles Lloyd the poet, as we shall see.

¹ For an excellent account of these riots see *Dr. Priestley*, by T. E. Thorpe (Dent & Co., 1906).

CHAPTER VII

FINANCIAL STORMS

Lloyds notes—Tokens—The difficult year 1797—Charles Lloyd of Bingley in London—The “Clean” Bank—The Napoleonic unsettlement—Sixty banks stop payment—Charles Lloyd weathers the storm—Runs on the bank—Mr. Mynors thanked for nothing—An Irish bank story—The use of £100 notes

THE bank, very early in its history, issued its own notes. Five-guinea and one-pound notes are among those of which the plates are still kept at the head office. Probably notes for larger amounts were also issued, as plates for notes as high as £100 are in existence; but the only recorded issue of £100 notes is that given later.

Great inconvenience was occasioned at the latter part of the eighteenth century by the scarcity of small change. Taylors & Lloyds remedy was the issue of seven-shilling bank notes, an engraving of one of which is given opposite page 66. The possessor of any notes, should he require gold, had to bring three to the bank, when he would receive a guinea in exchange.

Others helped to remedy the scarcity by the issue of tokens. I have by me, as I write, a copper coin with the word “Halfpenny” upon it, with the head of John Wilkinson in profile on one side, and a workman at an anvil on the other, dated 1792. It is one of the tokens struck at Matthew Boulton’s Soho Works, Birmingham, for John Wilkinson, the celebrated Midland ironmaster. The great scarcity caused such inconvenience, that in 1797 Matthew

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Boulton was empowered by the Government to provide the public with a copper coinage, and in eight years he struck upwards of 4000 tons weight of such coin. An Act at last was passed which declared that on and after January 1, 1818, such tokens would be illegal.

In *A Century of Birmingham Life*, by the late Dr. J. A. Langford, the following quotation is given from *Aris's Gazette*, April 1, 1793:—

“At a very numerous and respectable Meeting of the Inhabitants of this Town and Neighbourhood, held at the Hotel this day, pursuant to a Notice given in the Birmingham Gazette, Mr. W. Barks in the Chair, It was unanimously Resolved, That every Confidence may be placed in the Five Guinea Notes issued by the following established Bankers of this Town, viz., Messrs. Taylor and Lloyds, Robert Coates, Esq., Messrs. Dickenson and Goodall, Messrs. Spooner, Attwoods, and Ainsworth, and Messrs. Bloxham, Yates, Coddington Francis, Smith, and Knight; and we pledge ourselves to the public, and to each other, to take them in Payments as usual, that these Resolutions be immediately circulated in Hand Bills through the Town and Neighbourhood, and advertised in the Town and Country papers.”

In this year, adds Mr. Langford, the Bank of England began to issue five-pound notes, and the local bankers five-guinea notes. Some doubts about the latter appear to have existed. Hence the above meeting.

In the year 1797, through the drawing of immense sums from the Bank of England by the Government for the War with France, the heavy taxation for the same purpose, and the hoarding of money by the people through dread of invasion, the Bank of England was authorised to suspend cash payments, its notes being made a legal tender except to the army and navy; and it was not until 1819 that the Act for the resumption of cash payments was passed. We shall see how at that time, and

in a similar crisis some years later, Taylors and Lloyds rendered signal services to local trade.

Dr. Langford further says :—

“The public credit was in jeopardy at this time (1797). By an order in council on February 26, the Bank of England had been restricted from cash payments; and one-pound notes were issued on the 4th of March. Birmingham at once gave support to the authorities; for on March 6th we read: ‘A very numerous Meeting of the Merchants and Tradesmen of this town was held at the Hotel on Thursday, to consider of the most effectual means of supporting the public credit at the present juncture, when unanimous resolutions were entered into not only to take in payment upon all occasions notes of the Bank of England, but the five guinea and other notes of the Banks of this Town. Similar resolutions have been entered into at other places, but it is sincerely to be hoped that all persons will be as accommodating to each other as possible, in the circulation of the specie, as the only means of averting a probable calamity, which the hoarding of money at the present crisis is more likely to create than any cause whatever. One of the powerful reasons which operated upon Government to order the Bank to withhold for the present their payments in specie, is the circumstance of an English guinea now selling at Hamburg from 23 to 24 shillings; and the Jews had found means to export our coin thither by thousands weekly.’”

Some light on national financial history is thrown by an extract from one of Charles Lloyd’s letters given in the *Memoirs of Anna Braithwaite*. He wrote to his wife, under date 1st of 3rd month 1797 :—

“On my arrival in London I found quite a new state of things. *The Bank of England*, whose notes are always reckoned as cash, for which cash has always been ready (at least ever since the year 1745, when there was a temporary stoppage) *has entirely stopped payment of cash*, so that no money can be had from them, the consequence of which is that all payment, except for a little change, must be made in paper. What will be the result of this desperate measure is uncertain. I believe we are better off than most, and I

am thankful to say, that a good degree of calmness and decision covers my mind, so that *I hope we shall be favoured to stem the torrent*, as far as relates to ourselves. Our Friends in Lombard Street also are well and collected, and feel the blow much less than might have been expected."

Amid all the distractions of the country at the end of the eighteenth century and the beginning of the nineteenth the growth of Birmingham continued. The rising fortunes of the town called into existence, early in the nineteenth century, new rivals to Taylors & Lloyds. On January 1, 1804, the bank of Wilkinson, Startin & Smith was opened; and on the 19th of the following November, Samuel Galton, with his son Samuel Tertius Galton, and Joseph Gibbins, also commenced business as bankers. The Galtons, who were Quakers, and of kin to the Lloyds, were also their friends, as will be seen in the account given elsewhere of an episode in the history of the Birmingham meeting.

There was also a Birmingham bank the doorstep of which so seldom showed traces of footprints that it was called the "clean" bank; but this one disappeared.

Birmingham during the Napoleonic wars must have suffered less than the rest of the country from the impoverishment which war, however successful, must cause. The demand for arms raised the manufacture of guns and swords to the position of staple trades of the town; and, as has been pointed out, Birmingham profited by the state of things abroad. The local banks, at any rate, found their difficulties arise not from the war, but from the peace which was secured in 1815 by the battle of Waterloo. On the banishment of Napoleon to Elba in 1814, it was thought that the time had come for the resumption by the Bank of England of payments in specie, but the preparations for this measure pro-

duced results which for a time made the peace seem to some a hindrance rather than a help. The money-market became "tight," prices fell, credit was injured, trade became dull, general distress and discontent ensued, and riots broke out all over the country. Birmingham itself was the scene of food riots in 1816 (as it had been in 1608).

The Government thought it wise to postpone the resumption of cash payments until 1819. The Act, known as "Peel's Bill," provided that the Bank should be compelled to exchange its notes for bullion at the rate of £3, 17s. 10 $\frac{1}{2}$ d. per ounce, and that after 1823 holders of notes might demand current coin of the realm in exchange. Legal tender of silver for any sum beyond 40s. was also abolished. But the distress and the financial confusion only increased, and Parliament by panic legislation only made matters worse. To keep up the rents of agricultural land to the war level, the Corn Laws were passed, but wheat fell from 12s. the bushel to 5s. ; land became practically unsaleable, employment was scarcer than ever, and the poor-rates went up by leaps and bounds.

Financial measures were hurried through Parliament, five money bills being passed in one night. The issue of one-pound notes as currency was allowed, by an Act passed in 1823, to continue for ten years longer. Relief was felt immediately, but it proved to have been dearly purchased. Trade revived, and for a time employment was general. But the inordinate issue of paper money led to a mania for speculation. "Besides the joint stock Companies, who undertook baking, washing, life insurance, brewing, and the like, there was such a rage for steam and navigation, canals, and railroads, that in the session of 1825, 438 petitions for private bills were presented, and 286 private Acts were

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passed." A tremendous panic ensued, and during the winter more than sixty banks stopped payment, while, in spite of the efforts of Government and generous-hearted philanthropists, distress and misery everywhere prevailed.

At the beginning of December 1825 the Bank of England held in cash only a few thousand pounds. Cabinet Councils were held daily, and it was decided to issue two millions of Exchequer bills. The bank was to issue an equal amount of notes upon these, and was recommended to issue a further sum of three millions, upon the security of produce and general merchandise. But the panic was allayed, not so much by these measures as by an accidental discovery. The bank had ceased to issue one-pound notes six years before, but when the destruction of these notes had been ordered one case of them had been overlooked. These notes came to light during the panic, and an immediate issue of them was ordered. This enabled the crisis to be tided over; and a reform of the Banking laws which followed shortly after, depriving the Bank of England of its monopoly of joint-stock banking, brought about a new era in financial trading.

How did Taylors and Lloyds fare during this crisis?

A very able member of the Lloyd family had then become, as we have seen, prominent in the management of the bank—namely, Charles Lloyd of Bingley House, an account of whom in other interesting relations is given later. The panic of 1825 came while he was at the helm, and that he was a trustworthy pilot is shown by a paragraph in the *Birmingham Chronicle* of December 22 (Thursday), copied into the *London Courier* :—

"During the run on Messrs. Taylors & Lloyds on Saturday a postchaise and four drove up with a seasonable supply of

specie and Bank of England Notes. The time occupied in travelling from London was under eight hours, a further supply has also since been received. We are happy to say there has not been the slightest run on any of the Banks since Monday."

That coup was Charles Lloyd's.

The year 1825 was a fatal one to many money-lenders and bankers. The following is an extract from a paper still preserved at the bank, dated November 6, 1825:—

"It would never have been necessary at former periods to explain what is a Banker's Bill! none are such but what are drawn by a Banker upon a Banker in London, in which case the Receiver has three securities, viz., his Customers and the two Bankers. The experience, God knows painful enough, of many years past ought ere this to have taught the Manufacturers of Birmingham the danger of taking Promissory Notes, or any Bills indeed but such as are drawn by, and upon a Banker. . . . Enquire at Leeds, Manchester, Sheffield, or in the great Cotton Manufacturing Districts of Lancashire, whether any but accepted Bills are ever presented to them in payment for their goods, to offer them a promissory note would excite their Ridicule. What would be their surprise then if a Stranger, of whose means they are in profound ignorance, were to presume to become a purchaser of Goods on his own worthless paper alone. . . .

"Inhabitants of Birmingham, you have paid smartly for your Folly! cease then to be plundered in the shameful way you have been. . . . If you are again sufferers from similar means, the Fault will be your own! You have made Credit too cheap—your confidence has been continually abused!"

Other financial crises arose from time to time, but the firm came out of each of them unshaken, and practically unscathed. Panics—such as ruined or seriously injured other banks—seemed to serve for them only as occasions for demonstrating the stability of their business. Thus it was that the bank, throughout its existence as a private concern, steadily increased in favour with the

public, and its proprietors laid the foundation for the vast financial corporation which, under the name of Lloyds Bank Limited, now represents the modest business begun in 1765.

Of a little panic which the bank had to meet later in the nineteenth century some curious stories are told. A run upon the bank, my cousin, G. B. Lloyd, told me, was occasioned by a market woman tendering one of Lloyds & Co.'s notes at the booking-office at New Street Station. The young clerk—probably interpreting too literally some general regulations of the railway company—refused to change the note, and the story spread among the woman's friends. A number of the market people rushed to the bank, but they were quickly paid, and the panic ended.

One of the humours of this occasion used to be told by the Rev. T. H. Mynors, of Weatheroak Hall, Alvechurch, who died March 8, 1906, at the age of eighty-seven. His father, Mr. Robert Edward Eden Mynors, had a large account with Lloyds & Co., and when the panic was over he received a letter of thanks from the partners for the confidence he had shown in the bank by leaving his money there during the supposed crisis. The amusing part of the story is that Mr. Mynors knew absolutely nothing of the panic till he received the letter of thanks! News travelled slowly in those days, and the noise and tumult of the crisis did not break in upon the solitude of Weatheroak.

It is said that on one occasion, when panic prevailed, the firm displayed a large open bag of guineas in the front window of their bank, with the names of various customers attached, who had only to come in and receive their money if they wished for it.

In Ireland, not long after this, I heard an

amusing story of a run upon a bank in that country. The bank being full of irate customers all wanting their money (on a market-day, I believe), the bankers had a number of sovereigns heated, and the clerks brought them in and laid them on the counter; they were so hot that the customers threw them down faster than they had taken them up, and even with their handkerchiefs could not hold them. Presently, one of the Irishmen remarked, "It's no use troubling about our money; nothing will ever break this bank. Shure, they have a mint at the back and can coin sovereigns as fast as they want them." And so the run immediately ceased.

The unreasoning state of mind to which financial panics are often due has another amusing illustration in the history of the firm. The incident is also interesting as being connected with the only known issue by the bank of its £100 notes. During a period of panic an old lady asked to be allowed to withdraw without notice her deposit account of £500. The request was granted without hesitation. "How will you take it?" the lady was asked. Promptly came the reply, "In your own notes." Five £100 notes were handed to her and she went away quite happy. The notes were carefully hidden away in the lady's house; and were not presented until after her death many years later.

CHAPTER VIII

END OF THE PRIVATE PARTNERSHIP AND THE FOUNDATION OF LLOYDS BANK LIMITED

Other Birmingham banks—Other Quaker banks—The joint-stock fashion—The Lloyds fall into line—The failure of Attwoods—Lloyds prospectus—The company is founded—The first annual report, Dec. 31, 1865—Lloyds acquires London status—The process of absorption begins—The process of absorption continues—A gigantic corporation—Present-day figures

At the time of the panic of 1825 there were six banks in Birmingham, most of which have since been merged into Lloyds. "Smith's Bank," in Union Street, carried on by the firm of Gibbins, Smith & Goode, previously Smith, Gray, Cooper and Co., which then had the largest banking business in the town, was the only Birmingham bank that succumbed. Their downfall is attributed to the failure of a customer who owed them £70,000, but in spite of this and other severe losses they were able, after paying heavy bankruptcy costs, to provide a dividend of nineteen shillings and eight-pence in the pound.

Galton's Bank (then carried on in Steelhouse Lane by the firm of Galton, Galton & James) was one of the banks which weathered the storm. Coates's, established forty years before, had premises in Cherry Street (since used for a time by the Worcester City and County Bank), and the firm had become Coates, Woolley & Gorden. The business was transferred some years later to the firm of Moilliet, Smith & Pearson, afterwards

J. Moilliet & Sons. Attwood, Spooner & Co.'s Bank had been founded early in the century. The firm comprised Thomas Attwood, who was one of the two Birmingham members of Parliament (both Liberals) from 1832-1840, and whose statue in Stephenson Place commemorates his services as founder of the famous Political Union, and Richard Spooner, who, though he began life as a Liberal, is remembered as the only Conservative member Birmingham had (until 1886) ever sent to Parliament. Mr. Spooner became member in 1844, and retired in 1847 in favour of his previous opponent, Mr. William Scholefield, when North Warwickshire gave him a seat, which he held until his death in 1864. Freer, Rotton & Co.'s Bank was in New Street; the name of the firm being changed afterwards, first to Rotton, Onions & Co., then to Rotton & Scholefield, and finally to Rotton and Son. The Scholefields gave Birmingham two famous Liberal members, Joshua, the colleague of Attwood, and his son William, who, as a candidate on his father's death in 1840, was defeated by Mr. Spooner, but was returned in 1841, and remained as a colleague of G. F. Muntz and afterwards of John Bright, until his death in July 1865.

It may be noted that the Bank of England, which by the Act of 1826 was deprived of its monopoly of joint-stock banking, but was at the same time given power to open provincial branches, opened its branch bank in Birmingham on January 1, 1827, its first premises being those which had been occupied by Gibbins, Smith & Goode.

It has been said that there were times when half Birmingham was in debt to Taylors & Lloyds. It would be impossible to verify or to deny this as a literal statement, but it represents the popular

estimate of the place held by the bank even then among the institutions of Birmingham. Unquestionably it was conducted by able men during the hundred years' private partnership, men who, while astute in safeguarding their own interests, recognised the truth that the greater the service the bank could render to the mercantile community, the better in the long-run for themselves. Many of the leading firms in Birmingham had cause to be thankful for the facilities which the firm judiciously afforded them, in the shape of immediate advances on deposit of securities, or in numberless instances, of temporary accommodation without security. One of the partners said that although it might have been laid down as a maxim, in earlier days, that they did nothing for nothing, yet they often did a great deal for very little. The Lloyds, in fact, knew their business as bankers.

During 1802 the partners in Taylors & Lloyds were John Taylor (son of the first John Taylor), Sampson Lloyd (third), Samuel Lloyd, Charles Lloyd, and James Lloyd. At the close of 1804 James Taylor of Moseley Hall was admitted a partner, and he and his brother William took their father's share at his death in 1814. My cousin, G. B. Lloyd, told me many years ago that William kept £100,000 outside the bank business in the Funds; such an amount was thought to be a large sum, as much, perhaps, as a million would be now.

The firm of Taylors & Lloyds retained its £10,000 share in the capital of the bank of Hanburys until the death of Sampson Lloyd the third, when the interest in the London bank was transferred to his son Henry and the two banks became separate firms. At this time David Story, chief clerk of Taylors & Lloyds, received a

salary of £300 per annum, and James Taylor became the last surviving partner of the Taylor family in the bank.

Two of the sons of the third Sampson Lloyd, Ambrose and David, joined the Gurney Norfolk Bank at Halesworth in 1820. After the death of Ambrose, which occurred two years later, David Lloyd continued as the resident partner until his death in 1839. But previous to this Sampson Foster, a son of one of Sampson Lloyd's sisters, had become one of the Gurney Bank managers. He was a very able man in whom entire confidence could be placed, and he became their head manager at Norwich, and retained the post for many years at a handsome salary, his services being greatly valued. The Gurneys of Norfolk ceased to be private bankers on July 1, 1896, when the joint-stock bank of Barclay & Company Limited took over their business.

I must not omit to mention that Alfred Lloyd, another of the third Sampson Lloyd's sons, was a successful private banker at Leamington. His signature is very neatly written with a diamond on a pane of one of the windows at "Farm," with the date, January 1801.

When James Taylor died in 1852 the interest of the Taylor family in the bank ceased, and its title was changed to that of Lloyds & Co.

The bank with its changed name still continued its prosperous career. The Lloyds' calling as bankers had become hereditary, and their inheritance included a financial sagacity which enabled them to see that the time had come for an important change. The shrewdness which led the second Sampson Lloyd to invite John Taylor to join him in opening the bank in 1765 was equalled by that of his successors a hundred years later.

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They saw that the time had arrived when their customers should be allowed to have an interest in the expansion of the business and a share in the profits which that expansion, wisely controlled, must bring.

The tide, as they perceived, had set in decisively in favour of joint-stock banks. One of the partners told me that there had been in the last few years of the private partnership a perceptible tendency towards losing the large accounts, and being left with a multitude of small ones. This was a general experience with private banks, and has proved a great factor in that rapid conversion of private into joint-stock banks in which Lloyds, since its incorporation, has taken a leading part. In 1810 there were forty private banks in Lombard Street; now there are but two or three. In 1865 the bank, after an existence, without any deed of partnership, of one hundred years, became incorporated, and the first amalgamation took place.

Preparations for the conversion of Lloyds and Co. into a public company had been going on for some time. As a preliminary, a very searching examination by a firm of public accountants had taken place. But when the prospectus was ready to be issued a panic was caused in Birmingham by the failure of the old bank of Attwood, Spooner and Co. (at that date Attwood, Spooner, Marshall and Co.). A proposal for the amalgamation of this bank with the recently formed Birmingham Joint Stock Bank in Temple Row was under consideration, when, on March 10, 1865, four months after the death of Richard Spooner, the firm stopped payment. At the time of the failure—which was attributed to the withdrawal of large sums of money by representatives of the former partners, the Attwoods—the liabilities amounted to £1,007,000.

The business and assets were ultimately taken over by the Birmingham Joint Stock Bank, which paid the creditors of Attwood & Co. a dividend in cash of 11s. 3d. in the pound.

As Attwoods Bank had been regarded as one of the safest in the country, the failure for the moment shook the faith of the public in private country banks, and Lloyds & Co. deferred its issue of shares to the public. But the delay was only a short one, and Lloyds turned the public feeling to their own advantage by publishing the accountants' report upon their own business.

Lloyds Banking Company Limited was registered on May 1, 1865.

The business of the company also included that of the Lloyds' oldest rival, Coates's Bank, which at this time was represented by the firm of John Moilliet & Sons, who also had a large connection and a high reputation. The two firms were allotted 12,500 £50 shares each in the new company. A further number, 12,500 shares, was issued at a premium of £5, and in regard to the issue of 15,000 additional shares the directors were given a free hand as to premiums, date of issue, and the persons to whom they should be allotted.

A remarkable feature in the prospectus, anticipating conditions made by Parliament fifteen years later, was a provision that the aggregate amount of calls should not exceed £12, 10s. od. per share, the remaining £37, 10s. od. to be available only for the ultimate liabilities of the bank. The reputation of the two banks and the confidence inspired by the publication of the accountants' report proved more than sufficient to overcome any public distrust, though the excitement caused by the Attwood failure had not yet subsided. The shares in Lloyds Banking Company were eagerly

subscribed for, and the company was formed. The terms of issue were regarded as being so favourable to the investor that almost immediately the shares could not be bought for less than £3 premium. I remember that one of the partners (the late James Lloyd, grandson of Charles Lloyd), at a luncheon at the Queen's Hotel, told the company (much to my surprise) that the shares were not worth that premium, and he warned them not to give it. But the investing public knew better; and the £50 shares—£8 paid—stand now at about £33 each. It is because it was not often that a Lloyd was in error in matters of this kind that I mention the circumstance.

The surviving partners of Lloyds & Co. were among the directors. To Sampson S. Lloyd, who became chairman, in succession to Mr. Timothy Kenrick, the first chairman, the rapid advance of the bank was in great measure attributed.

The Wednesbury Old Bank (P. & H. Williams) was taken over three months after the formation of the company, and the Stafford Old Bank (Stevenson, Salt & Co.) shortly afterwards.

Mr. Howard Lloyd (son of Isaac Lloyd) was the first secretary, acting also as a sub-manager. In 1871 he became general manager, a post from which he retired in 1902. Having been head of the bank staff for some years before the formation of the company, he was well acquainted with the details of the business. His organising power was also great, and his success in forming an able staff of managers and clerks, and in inspiring them with his own devotion to the interests of the bank, combined with his acquired, or maybe partly natural, ability as a negotiator, continually helped forward the success of the policy of expansion and amalgamation which has brought Lloyds to its present position.

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The first annual report (December 31, 1865) of Lloyds Banking Company Limited showed—

| | |
|--|-----------|
| A paid-up capital of | £143,415 |
| A reserve fund of | 27,750 |
| And current and deposit accounts amounting together to | 1,166,000 |

The profit for the eight months' operations in Birmingham, and five months in Wednesbury, after all deductions, was £18,323, out of which a dividend of 10 per cent. was declared, and the balance, £9,335, was carried to reserve.

Little more than a bare catalogue must suffice to indicate the process of absorption of other interests, which, aided by great shrewdness of judgment and masterly management, has resulted in Lloyds Bank Limited becoming one of the largest joint-stock banks in the world. But it may be noted that in acquiring, in 1884, the London bank of Barnetts, Hoares & Co., the company brought back into association with the name of Lloyd a business which the Lloyds had helped more than a century before to found—namely, that of Hanbury, Taylor and Lloyd.

The year 1884 is memorable in various respects in the history of the bank, but chiefly for the acquirement by Lloyds of the status of a London bank. Up to that time the range of operations was restricted by the fact that a country bank must needs have a London agent to do its business at the London clearing-house. By the acquirement simultaneously of the two Lombard Street banks of Barnetts, Hoares & Co. and Bosanquet, Salt and Co., Lloyds became a London bank under the title of Lloyds Barnetts & Bosanquets Bank Limited. They were the fourth country bank to adopt a town office, having been preceded by the London and County, the National Provincial, and

the Capital and Counties. Five years later, on the amalgamation with the Birmingham Joint Stock Bank, the company adopted its present name, Lloyds Bank Limited. The present palatial London office in Lombard Street was erected with frontage also to Cornhill, where it looks across at the Bank of England.

Lloyds, in addition to obtaining the status of a London bank, and the advantage to their country business of having a seat in the London Bankers' clearing-house, in a few years succeeded in taking over some of the oldest private banks in London. The absorption of important private and joint-stock country banks also proceeded apace. By taking over the Birmingham Joint Stock Bank Limited in 1889, Lloyds acquired the valuable business of one of the most energetic local banks, and two of the largest bank buildings in Birmingham.

In nearly every case of amalgamation with Lloyds, the offer to join forces has come to, not from, the company ; and no offer has been accepted without the fullest consideration and investigation by Lloyds. In three-fourths of the cases the amalgamations have been with private firms—a distinguishing feature of the amalgamation policy apparently having been to take over businesses which, though comparatively small, offer, by their connection and local conditions, opportunities of larger development through the advantages afforded, in the way of security and otherwise, by joint-stock trading.

The paid-up capital of Lloyds Bank Limited amounted in 1906 to £3,851,600—more than four hundred-fold the capital of the parent bank in 1765, and more than twenty-fold that upon which, in 1865, the bank was floated as a joint-stock company. The nominal capital, originally £2,000,000, is now

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£30,000,000. The reserve fund is £2,950,000; the deposit and current accounts amount to £63,587,931, 15s. 6d., and the net profit last year was £830,804, 11s. 9d. Lloyds have absorbed more than thirty private and some dozen joint-stock banks.

A list of the amalgamations is subjoined :—

- In 1865, Lloyds & Co., Birmingham Old Bank (established 1765).
- In 1865, Moilliet & Sons, Birmingham.
- In 1865, P. & H. Williams, Wednesbury Old Bank.
- In 1866, Stevenson, Salt & Co., Stafford Old Bank (established 1737).
- In 1866, Warwick and Leamington Banking Company.
- In 1868, A. Butlin & Son, Rugby Old Bank (established 1791).
- In 1872, R. & W. F. Fryer, Wolverhampton Old Bank.
- In 1874, Shropshire Banking Company.
- In 1879, Coventry and Warwickshire Banking Company.
- In 1880, Beck & Co., Shrewsbury and Welshpool Old Bank.
- In 1884, Barnetts, Hoares & Co., London (established about 1677).
- In 1884, Bosanquet, Salt & Co., London (established 1796).
- In 1888, Pritchard, Gordon & Co., Broseley & Bridgnorth.
- In 1889, Birmingham Joint Stock Bank Limited.
- In 1889, Worcester City and County Banking Company Limited.
- In 1890, Wilkins & Co., Old Bank, Brecon, Cardiff, &c. (established 1778).
- In 1890, Beechings & Co., Tonbridge Old Bank, Tunbridge Wells, Hastings, &c.
- In 1891, Praeds & Co., London (established 1802).
- In 1891, Cobb & Co., Margate, &c. (established 1785).
- In 1891, Hart, Fellows & Co., Nottingham (established 1808).
- In 1892, Bristol and West of England Bank Limited.
- In 1892, R. Twining & Co., London (established 1824).
- In 1893, Curteis, Pomfret & Co., Rye (established 1790).
- In 1893, Herries, Farquhar & Co., London (established 1770).
- In 1894, Bromage & Co., Old Bank, Monmouth (established 1819).

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- In 1895, Paget & Co., Leicester Bank (established 1825).
- In 1897, County of Gloucester Bank Limited.
- In 1897, Williams & Co., Old Bank, Chester, &c. (established 1792).
- In 1898, Jenner & Co., Sandgate and Shorncliffe Bank (established 1872).
- In 1899, Stephens, Blandy & Co., Reading, &c. (established 1790).
- In 1899, Burton Union Bank Limited.
- In 1900, Liverpool Union Bank Limited.
- In 1900, Cunliffes, Brooks & Co., Manchester, &c. (established 1792).
- In 1900, Brooks & Co., London (established 1864).
- In 1900, William Williams Brown & Co., Leeds (established 1813).
- In 1900, Brown, Janson & Co., London (established 1813).
- In 1900, Vivian, Kitson & Co., Torquay Bank (established 1832).
- In 1902, Bucks & Oxon Union Bank Limited.
- In 1902, Pomfret, Burn & Co., Ashford Bank (established 1791).
- In 1903, Hodgkin, Barnett & Co., Newcastle-upon-Tyne, &c. (established 1859).
- In 1903, Grant & Maddison Banking Company Limited, Portsmouth, &c.
- In 1905, Hedges, Wells & Co., Wallingford Bank (established 1797).
- In 1906, Devon & Cornwall Banking Company Limited.

Lloyds Bank now has Head Offices in London and Birmingham, 12 branch banks in London, and 30 in Birmingham and the suburbs, and, in all, 518 offices and branches, in 444 towns and districts.

As the prospectus of 1865 and the first annual report are of interest as a contrast to the present state of affairs they are given in Appendix II. One very interesting fact to be noticed by the reader of that Appendix is that the only surviving member of the original Directorate of the Bank, appointed in 1865, is the Rt. Hon. Joseph Chamberlain.

CHAPTER IX

PERSONAL RECOLLECTIONS OF THE LLOYDS AS BANKERS

Directors' policies—Banking tact—The making of a multi-millionaire—Overdrafts—Saying "No"—Managerial methods—Anecdotes—The banker and the usurer—The late G. B. Lloyd—Religious argument—Three politicians—John Bright and Thomas Lloyd—John Bright and the Society of Friends—The late S. S. Lloyd—Free Trade and Protection—The old way and the new—My adventure in the safe—The Silent Highway

THE late Sampson S. Lloyd, speaking as chairman at one of the annual meetings of Lloyds Bank, said that the directors did not think it wise policy for a bank to slaughter, without discretion, its customers, when they got into difficulties. The sentiment was naturally more in accordance with the views of those he addressed than the strict rules of another local bank no longer in existence. Woe to the customer who was in anywise a defaulter in his account, or to a director even who was not at his place at the board table when the directors met. One member of the board of this bank was one day crossing the churchyard in front of the bank when the clock struck the hour for the directors' meeting. He was only one minute late and he had a good excuse; but it was the practice of the bank to hand to the attending directors their fees in cash at the stroke of time, and the fees on this occasion having been divided, he was deprived of his.

The policy of consideration and, where possible, of assistance, steadily adhered to, undoubtedly

greatly promoted the prosperity and success of Lloyds Bank.

The story of the life of the American multi-millionaire, John D. Rockefeller, as told recently by himself in the columns of the London *Daily Mail*, affords a remarkable illustration of the service which a banker may render at a critical point in a man's career, and of the great advantage which not only the customer but the bank itself may derive from considerate trustfulness at such a juncture.

There came a point at which Rockefeller's father, who up to that time had financed him, could lend no more. Though the father was a wealthy man, the son's enterprises had reached a magnitude beyond the scope of the paternal resources.

"Meanwhile," says Mr. J. D. Rockefeller, "I needed more than I could get from him, and I went to my banker, who had known me in Sunday school, and had known me as an employee in this form, and I said to him, 'I must have some money.'

"He said, 'Mr. Rockefeller, how are you doing your business?' I told him. He said, 'Do you make any advancement on merchandise without you have the bills of lading or the property in the warehouse?' I said, 'No, sir.' 'Well, do you speculate?' 'No, sir.' 'Do you promise me, Mr. Rockefeller, that if I loan you money you will continue to do so, and be very careful not to make any advances without you have in hand the collateral, in the shape of bills of lading or warehouse receipts?' He asked, 'How much do you want?' And I said, 'Four hundred pounds.' And he said, 'Certainly, Mr. Rockefeller, certainly; all right.' That was a happy day for me.

"Later on, the president of this same bank (I have borrowed many times the £400, I do not remember just how much) said to me one day, and it was another president who was then in the position, 'Why, Rockefeller, do you know you've got nearly all the money in this bank, and do you know our board of directors want to see you and talk with you?' I said, 'I thank you, I thank you; I shall be very pleased to come up and see them, and I want to come right away, because I've got to borrow a great deal more.'"

The writer of that record, said now to be the richest man in the world, has just given £6,400,000 to the General Education Board of the United States, the largest single sum ever given for a philanthropic purpose.¹

The late George B. Lloyd once said to me, "Mind and keep out of your banker's clutches." His father had given him this advice early in his business career, and so, he said, he would pass it on to me. I therefore pass the advice on to any reader of these lines whom it may be likely to benefit. Another instance may be quoted showing that no rule as to overdraft can be laid down to fit every case; for at Middlesborough a very careful bank allowed two customers, whose names I need not give, in partnership at that place, to overdraw their account by £90,000—and on my next visit I found it had been all paid off. The timely overdraft was of immense benefit to the individuals, and of lasting advantage in the position of the bank in the then rising town of Middlesborough.

In the early years of Lloyds Bank as a limited company such large accommodation was quite outside the scope of their business. The late Mr. S. S. Lloyd, at one of the early annual meetings, stated that amongst all their numerous accounts there was not one that exceeded an overdraft of £20,000.

A century or more ago it was not invariably necessary for those who commenced banking to be possessed of ample means. In proof of this I may mention a curious case. Two most respectable young men, connected with the Society of Friends, who wanted to go into business together but lacked the necessary capital, suddenly came to the

¹ *The Times*, February 9, 1907, p. 8.

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humorous decision that as they could not borrow money they would lend it; and notwithstanding their very small means, they accordingly opened a bank. And what is more, they managed their affairs so well that they succeeded and became well-established bankers.

Mr. G. B. Lloyd, senior, once told me that to be a banker it was necessary to know how to say "No." I gathered he meant that a banker might abruptly say "No" and give unnecessary offence and lose a good customer, whereas he might say "No" in such a way as to make the customer quite as much satisfied as the circumstances of the case would admit.

A South Staffordshire bank director said to me one day, "Mr. Lloyd, never become a bank director, for if you advise enlarged credit, and any disaster happens to the firm, all the blame will be heaped upon you by your co-directors." He probably spoke from personal experience.

A bank manager's advice to a customer is often opportune and useful. For instance, at one of the local banks some years ago the manager dropped a hint to one of his customers to sell a Birmingham property, the deeds of which the bank had held as security until they were tired of doing so. The customer, who reluctantly complied, obtained a much better price than in his most sanguine dreams he had expected, and was thus enabled to clear off his debt to the bank, with many thanks for the advice it had opportunely given him. Both parties were in this way benefited.

A manager's interviews with his customers have not always such a pleasant sequel. One bank manager, whom I knew very well, was one day suddenly brought face to face with a tradesman

whose story of financial difficulties was so serious that it seemed clear that not only was he ruined, but that the bank would also lose very heavily. The manager passed a very anxious night, so much so that by the next morning his hair had turned white. I saw him both before and after the event, so can vouch for the fact.

There was a prominent instance of loss by an overdraft in the case of the first Birmingham Banking Co.—an unlimited company. An ironmaster named Blackwell, one of the cleverest men, intellectually, ever engaged in the South Staffordshire iron trade, gained the entire confidence of a leading director of the bank, and he was allowed to increase his overdraft till it reached £150,000. While this was going on he was pressed to reduce the amount, with the result that his valuable assets were sold, while the iron-works, which were not carried on at a profit in ordinary times, were left with the bank and creditors, and only produced a trifling dividend. This was a prelude to the wild proceedings of a young bank manager which caused the collapse of the bank, the present successful Metropolitan Bank (of England and Wales) Limited, taking its place.

I was talking one day with the late Mr. Lancaster, when I was with him in his yacht in the Mediterranean, and was praising the services that bankers rendered to the community, and contrasting them with the usurers of the far off past. I reminded him of what Dr. Thomas Hodgkin, who is both banker and historian, said in his book, *Italy and her Invaders*, respecting the difference between a banker and a usurer—that the former could lend money, and make a good profit for himself at a much less rate of interest than the usurer could. The latter, to make 15 per cent. on

his capital, has to charge 15 per cent. to his customers; while the banker may make the same rate of interest on his money while charging only 3 per cent. to his customer, if a sum of money equivalent to fifteen times his capital be deposited with him at 2 per cent.

The usurer's best chance of greatest profit, Dr. Hodgkin continues, is in being able to foreclose on oppressive terms his debtor's mortgage. To foreclose and thus lock up his ready cash with his debtor's property is the last thing the banker desires, knowing, as he does, that he himself may be called upon to pay back, in cash, the several amounts deposited with him. Thus, the banker, though he need not be regarded as being less selfish than the usurer, is led by mere self-interest to give the borrower every chance he prudently can of recovering himself.

Mr. Lancaster agreed that a banker gives the borrower more time, and does not so quickly give him the *coup de grâce*. The banker proceeds more scientifically; he gives the unfortunate borrower a longer period of existence, by getting him to place in his hands all the title-deeds and securities he may possess to cover the advances made to him. So, able to go on, he keeps paying bank charges and commission, hoping for better times. But should these not come, and the debtor's circumstances become worse, his fate is the same as if a usurer had lent him the money.

The late Alderman G. B. Lloyd told me that when he was a young man and was learning engineering at the works of Bury, Curtis & Kennedy of Liverpool, he himself made all the working drawings for the engines of the first steamer that plied between Liverpool and South America. But the time came when he looked to marriage, and it

was necessary for him to have favourable assets at his father's bank. He accordingly gave up the drawing work that he was so fond of, and commenced business in the tube trade, in which he was so successful that he acquired the necessary good assets and very soon married. Later he entered the bank. He was elected Mayor of Birmingham in 1870. His only son, the present Alderman John Henry Lloyd, was Lord Mayor from November 1901 to November 1902.

I was one day alone with the late Mr. G. B. Lloyd, when he said that it struck him as rather remarkable that the Lloyd family had so continuously held a middle place, none of them giving way to the blandishments of ambition, but contentedly maintaining the even tenor of their way. His remark calls to mind the lines:—

"Strive to hold fast the golden mean;
And live contentedly between
The little and the great."

The sons of some of the Lloyds, as we shall see in the case of Charles Lloyd the poet, had other pursuits than the acquirement of wealth, while more than one of "The Farm" Lloyds had trade disappointments; but none the less the family may be said as a whole to have been always prosperous and unambitious.

The liking for an intellectual discussion on a theological subject caused G. B. Lloyd to have several arguments with the late Dr. Bowlby, Bishop of Coventry, as to the continuity of the laying on of hands from the time of the Apostles. He asked the bishop how he could get over the fact of its having ceased, or been broken, for two or three centuries, when all trace was lost in the darkness of that period. The bishop's reply was

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that when a train goes into a tunnel, and travels along in the darkness, it is still the same train when it comes out at the other end. It is needless to say that neither of them convinced the other, but my cousin lent me the book which he thought the best on the subject. It requires, however, an intellectual, argumentative mind to delight in such a question. It may remind us of his ancestor, Charles Lloyd of the seventeenth century, whose argument with Bishop Lloyd lasted till past midnight (see p. 13).

The political views of the three chief acting partners of Lloyds & Co. during the last years of its existence were dissimilar. Thomas Lloyd, who was Mayor of Birmingham 1859-60, was an advanced Liberal; S. S. Lloyd was a Liberal Conservative and Churchman; while G. B. Lloyd, as opportunity arose, criticised the views of both political parties, and had opinions of his own on almost every subject. Thus Liberal customers of the bank could, after transacting their business, have a congenial talk with Thomas Lloyd, who was a very energetic conversationalist. Conservatives calling and seeing S. S. Lloyd would find their views corroborated by him rapidly and clearly, and go away intellectually refreshed, feeling well rewarded for their interview, even if the actual business transacted was of the slightest; while G. B. Lloyd, who was a little more prosaic than the other two, but always kept on a high level of plain common sense, was particularly suited to the hard-headed Birmingham man full of facts and figures. When any business required the decision of the three partners, they always gave it their best and speedy consideration.

My cousin, Thomas Lloyd, wrote a letter to the Birmingham *Daily Post*, a year or more before his death, putting upon record the service which he

considered he had rendered to the city by inducing John Bright to become one of its members. Mr. Bright had only just recovered from an illness, but was willing to talk over the situation; and after a little while, in response to my cousin's personal appeal, he went into another room and quickly wrote his election address. He was elected, and continued to represent Birmingham in Parliament till his death. Some years ago I was asked to see him to take his opinion respecting a projected railway across the Berar cotton-fields in India, and he invited me to his house at Rochdale. I found him disinclined to take up the advocacy of such a railway; he preferred to leave it to others. He was in the finest intellectual vigour, and when I returned I described his conversation as so vividly depicting needed reforms and so buoyant that it was as if he would have taken me up and projected me into the future to a time when all the improvements he so desired should have been accomplished. Amongst other things he said was this, that no one who left the Society of Friends and joined the Church of England was ever afterwards any good. Thomas Lloyd, who had championed his election, had been brought up as a Friend but had joined the Church. If I had reminded John Bright of this he could have replied, "There are exceptions to every rule."

A Friend himself, and much attached to the Society, John Bright did not like the very narrow and rigid conservatism of some of the leading Friends who then guided its affairs; and one day when I was dining with a few of them, Mr. Bright being one of the company, he very vigorously expressed his view that they did not lead the Society in a way conducive to its best interests. He desired to awaken them from the fossilised state of conservatism into which he deemed they

had lapsed, and to stimulate them to meet new requirements, and, if necessary in order to do so, to modify the Society's rules and regulations.

John Bright, it should be remembered, was not an advocate for the disestablishment of the Church of England, as he did not consider that the majority of English people were prepared for such a measure, and, I believe wisely, thought we might go farther and fare worse.

In 1883, on the fourth centenary of Martin Luther, he wrote the preface to a small book I had written concerning that reformer.

At the time when the late Sampson S. Lloyd twice unsuccessfully endeavoured to represent Birmingham as a Member of Parliament in the Conservative interest, John Bright declared that the town was as "Liberal as the sea was salt." Though unsuccessful at Birmingham, he became a member for Plymouth; and afterwards for South Warwickshire. An M.P. said of him that when out of Parliament he wanted to get in, and when in, getting tired of it, he wanted to get out. His brother told me that he was much struck with the gift he possessed of speaking in public not only with fluent rapidity and in a very pleasant voice, but with such clearness that every syllable of every word was perfectly enunciated. He spoke with extraordinary ease and cogency, as was particularly evidenced at the annual meetings of the bank. Sampson Lloyd's oratory, however, when seeking election in Birmingham was not on the popular side, so that all his arguments and eloquence were unavailing. A report of his speech at the opening of the Birmingham Exchange in 1865 will be found in Appendix III.

He contributed largely towards the erection of Christ Church, Sparkbrook (near the end of the avenue at "Farm"), in memory of his first wife

Emma, who was a daughter of Samuel Reeves of Leighton Buzzard, and who died in 1863.

In reply to a letter I wrote to Sir E. W. Fithian inquiring how long Mr. S. S. Lloyd was President of the Association of Chambers of Commerce of the United Kingdom, and saying that I should be glad of any particulars of interest he could give, he replied, "Mr. Sampson S. Lloyd became President of the Association in February 1862, and remained President for eighteen years ending February 1880." He further said that "he was a most popular President, as this long period of office proves, and was greatly esteemed for his fairness and lucidity of speech. No one could be more popular as a President than he was." An inspection of the annual reports of the proceedings evidences the great variety of commercial questions that were brought before the meetings of the Association for discussion and decision.

At Hull, in 1877, speaking as President, he said that if they did not discuss burning questions of party politics at their meetings they could as good citizens do so elsewhere in their own localities, but to discuss such in their meetings would make their efforts useless instead of useful, and serve no good purpose whatever; and at the annual dinner in February 1878 he said that in that Association, party politics were forgotten; and whatever their private opinions might be, they were always ready to give a hearty welcome, and tender their cordial support to any whom Her Majesty may have trusted with the guidance of the destinies of this country. Her Majesty's ministers, no matter which party was in power, always received from them most loyal support.

Amongst other subjects the question of Free Trade and reciprocity was (as might be expected) discussed; resulting in the following resolution

being carried, in February 1878: "That the action of several Foreign and Colonial Governments in imposing protective—and in some cases high and Prohibitory—Duties on the Importation of British manufactures, is a subject requiring the continued and earnest attention of the Government; and that the Council of the Associated Chambers be requested to press this question by Memorial and Deputation, at the Foreign Office." Thirty-seven representatives of Chambers voted for, and ten against. It is interesting at this date to read this decision taken under the presidency of a Birmingham business man.

In the course of this annual meeting, which lasted three days, it was moved that an "International Free Trade Association should be formed with the view of the more general adoption of Free Trade in other countries"; but after a discussion, on a show of hands being taken, it was found that there was a majority against the motion. In the course of discussion the President said that he believed the best Free Trade influence they could exercise was "to go on their own way rejoicing"; and if other countries did not see that it was to their interest to do the same, he did not believe all the rest of the nations in the world would convince them of the advantages of Free Trade.

His own individual opinions, Mr. S. S. Lloyd pointed out on several occasions, were well known. He was in favour of the enforcement of Fair Trade, as far as possible, upon foreign nations in their dealings with us; he was in favour of Free Trade, but against one-sided free trade, when carried on to the detriment of our home industries, he said his views were that the laws of the country should be made "for the greatest benefit of the greatest number."

I do not wish to pass away from this reference

to the three partners without alluding to an observation made by S. S. Lloyd at the close of an afternoon lecture by the late Professor Leone Levi, in a Birmingham room crowded with business men. In returning thanks to the lecturer, he said that there could be no doubt but "that the most scrupulous honesty ought to mark all our transactions." The knowledge that the bank partners were men of sterling honesty, as well as of ability, gave the public that perfect confidence in the bank, whatever the state of the money market might be, which doubtless greatly contributed to the continuous prosperity of the partnership.

Mr. G. Herbert Lloyd reminds me, as I write, that none of the Lloyds, during the whole hundred years of the partnership, were misers; in fact, the three surviving partners, to his own certain knowledge, were rather the reverse.

Some of the older men of business of the present generation may look back with regret upon those times, when they could have the friendly advice and the kindly attention of one of the principals. It certainly was different from treating with a bank official, bound hard and fast by rules which do not always admit of the monetary assistance which the applicant desires and feels sure might be—and under more personal circumstances would be—wisely and beneficially extended to him. Some banks are, however, as fortunate in their head clerks and officials as in their principals; and as an instance I may mention the late Mr. John Hickling, who for forty years was the valued confidential head clerk of Lloyds.

One day, when a small boy, I was at the bank at Dale End with my father and went into one of their large safes, which reached from the floor to the ceiling of the bank parlour, where we were sitting. My father and my uncle, Mr. G. B.

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Lloyd's father, could not imagine how I had disappeared, as the door of the room was shut. When, on being called, I came out of the dark chamber, my uncle was so surprised and amused that he gave me half-a-crown.

Soon after the bank was opened in 1765 Sampson Lloyd and his son Sampson were convinced of the desirability of a canal to connect the coal-fields of South Staffordshire. Others being like-minded, after one or more meetings had been held in Birmingham, an Act of Parliament to authorise the construction of the canal was applied for, and this received the royal assent in 1768. By the Act Commissioners were appointed, Sampson Lloyd and his son being among them, and any five of them were "empowered to determine and adjust what shall be paid . . . for the absolute purchase of the lands or grounds." This proved a very simple, cheap, and quick way of settling the price to be paid for the land required for what was termed THE SILENT HIGHWAY. No time was lost, and the canal being quickly constructed and opened, it soon paid dividends of 20 per cent. and proved continuously a wonderful success.

It will be noticed that the canal, after it was opened, paid 20 per cent. dividends, but it now pays only 4 per cent. How is this? The explanation is that the proprietors watered the capital several times before the London and North-Western Railway Company came into possession—in other words, wrote up the shares to what they considered was their marketable value. Accordingly, those descendants of the first shareholders who have retained the original shares, having received in the past very satisfactory dividends, now receive 4 per cent. guaranteed dividend—equal to 8 or 10 per cent. on the capital originally invested.

CHAPTER X

THE THIRD SAMPSON LLOYD AND BETSY FIDOE

Mrs. Schimmelpenninck's story—A beautiful Quakeress—Jail fever—Sampson Lloyd seeks a woman and finds an angel—Fecundity—A philosophic father—Richard Reynolds and Sampson Lloyd—A modern patriarch—Mr. Beverley at “Farm”—An elopement—A Gretna Green marriage—A child at Child's Bank

AFTER this long financial interlude, which seemed to me to come more fittingly after the account of the first banker in the family and the real founder of Lloyds Bank—Sampson Lloyd the second—we return to the story of “Farm” and its occupants, and come to Sampson Lloyd the third, who was not only the son of Sampson Lloyd the second, but also his partner, with the two Taylors, in the bank.

The third Sampson Lloyd, who was born August 2, 1728, was, like his father and his grandfather, an excellent man of business, and was also a man of strong affections and friendships.

The romance of his life was his attachment to his cousin, the charming Betsy Fidoe. Elizabeth, the only daughter of Charles Lloyd of Dolobran, had married John Pemberton of Birmingham, and their only daughter, Rebecca, in 1716 married John Fidoe. In 1723 the Fidores lived in Birmingham in the Old Square, and it was there that Betsy Fidoe was born.¹ John Pemberton's son Thomas married the second Sampson Lloyd's sister-in-law, Jane Parkes.²

¹ I have in my possession the Bible of “Sarah Fidoe,” with her name written in it at the beginning: “Sarah Fidoe Her Book September 27 1685,” and again, on the last page, “Sarah Fidoe Her Book September 27 1685.” The book has been in the possession of the Fidoe, Parkes, and Lloyd family ever since, and is very well printed, with excellent type, a perfect pleasure to read; published “Anno Dom. 1646,” and dedicated “TO THE MOST HIGH AND MIGHTY PRINCE JAMES.”

² See *Memorials of the Old Square*, Appendix B, p. 129.

Sampson Lloyd, when he was over seventy years of age, told his young relative, Mary Anne Galton, the story of his attachment to Miss Fidoe. She was immensely interested, and wrote down what he said as follows :¹—

"No one, I believe, could take more pleasure in outward objects and delights than I did when I was a boy; all that was beautiful or gay, pleasurable or pathetic, alike transported me. In vain did my pious parents, venerated though they were, endeavour to moderate my course; it seemed impossible to resist the intoxication to which I was subject. There are chambers in my past life I never re-open, though I allude to them now to speak of the mercies of God. I was particularly delighted with the society of beautiful and accomplished women, but amongst them there was one who soon fixed my especial attention, a sindeed whose gaze did she not fix? Her name was Betsy Fidoe; you have no doubt heard of her. She was beautiful, but it was that beauty which is never thought of as such, because the outside form seems but a transparent covering to the soul. She was accomplished, but I never recollect that she possessed accomplishments; for her singing, her music, her recitation of poetry, and her eloquent speaking, seemed but the natural language of her heart. All that she said sparkled with intelligence and wit and kindness.

"She passed before my eyes like a splendid vision and thenceforth I had no light but in seeking the light of her countenance; all that I had hitherto called enjoyment ceased to be such, and I sought those higher pleasures which refine the heart and the imagination. Betsy Fidoe was some years older than myself. I earnestly sought thenceforth to acquire that character which would make me less unworthy of her friendship, but ah! how different were the views of my Heavenly Father from my own! Sore misfortune fell upon the object of my idolatry; first was the wreck of her fortune, but that was little."

Sampson Lloyd then related that by contagious disease all the Fidoe family were swept away and Betsy lost her reason and had to be sent

¹ See the first vol., *Memoirs of Mrs. Schinnelpenninek*, p. 194.

to an asylum. The disease was jail fever, of which nothing is now heard in England. A medical man tells me that the term was given to what had been termed the plague, from its breaking out in insanitary jails. It was very infectious, and carried off indiscriminately not only prisoners and prison officials, but also judges and lawyers. Afterwards it was almost stamped out, the comparatively non-infectious typhoid following it.

"Miss Fidoe [Sampson Lloyd continued] was prostrate in body and mind; at length, like the first ray of morning after the darkest night, away from all human influences, she was gradually restored, and from conviction of the heart returned to the usages of the Friends."

"Some years [he said] had passed. From a boy I had become a man; from a son dependent on his father, I had entered into possession of an independent and honourable position. I knew her deep affliction, and I longed to be her helper; and though, in profound respect, I felt the distance greater than ever between us, yet I knew there was but one title under which a young man could acquire a right to be the efficient help and protector of a still young and beautiful woman. My heart faltered, yet I determined to see her, and learn what form that vision, which I had never yet dared to behold in connection with myself, would assume. When I came to the door of the small cottage in which she then lived, and looked on the beauty of the little garden and its flowers, I still recognised the same hand of taste and beauty, and felt as if my die would be cast when I looked on them next when quitting the house.

"I was ushered into a little parlour; I found myself alone; I had time to observe the neatness and delicacy, but the perfect plainness and simplicity of all around, and the one vision of brightness that my heart had ever known appeared,—but oh! how altered! what a change had passed over her! The elegant taste of her dress was exchanged for the delicacy of Christian simplicity; in her eyes, which had once been playful with wit and kindly brilliance, was now the expression of peace, yet the peace of a deep inward life, constantly varying in lustre or mantling the complexion with shades of thought and feeling. Truly a change had passed

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over her. If my natural reverence for her had been increased by her misfortunes, now it was as the holy reverence we feel for one to whom we see that God has spoken, and by whom His voice has been heard. She had, indeed, passed as it were through a bitter death since I had seen her; she had entered it in the beauty of naturalism; she had risen from it in the beauty of spiritualism. I was silent, and I believe I should have gone away without opening my lips on the subject for which I expressly came, but for the thought that I might still be her helper and support, and her restorer to that wide field of blessing she had so well adorned.

"With great effort to myself I tried to begin, but in a few words she checked my proceeding. She said she had tasted the sweetness of converse with Heaven in the deepest of human calamities, and though she cordially and gratefully thanked me, she felt thenceforth unfit for earthly things, and she looked for happiness above in her Heavenly home; that she had found the peace of God all-sufficient, and she would not exchange it for anything this earth could give. She then with much kindness and affection told me that she should best testify her deep sense of the sympathy I had shown her by endeavouring to point out to me the same inestimable treasure which she had herself found, by leading me to the same Good Shepherd who had taken care of her; and she asked me to sit down by her, and have a hearts' conversation, as of two friends called by the same grace, traversing the same ocean of life, and bound to the same port. I did sit down; long and deeply we conversed; how long I cannot tell, for it was morning when I entered, and the sun was fast declining when I took my leave. . . ."

He continued: "I entered that room admiring a woman; I departed from it in deep communion with an angelic spirit. I closed the door of the house; I looked again at the flowers. I had entered the house with a bright vision before me; it had passed away. . . . I felt the one hope of my life, its one inspiring motive, was for ever gone. But then, yes, even then, I also felt that a seed had been dropped into my heart full of vitality, even the seed of the Kingdom, the manna from heaven, which would thenceforth grow and germinate, and which, I was enabled to hope, might not only issue in life eternal, but was so even then, for 'he who believes hath everlasting life.' How little did I think when in my blind

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though affectionate zeal I went to offer an earthly home to this stricken one that she had a home far better than any I could give her."

It was not till ten years after this love-affair that Sampson Lloyd married. The lady of his choice was Rachel, daughter of Samuel Barnes, of London. She was only sixteen. They were married on November 11, 1762, and they had seven sons and ten daughters.

One of his acquaintances, who either had no children or only a poor dozen, said jestingly: "Lloyds are like weeds: they grow apace;" but Sampson Lloyd regarded his brood, large though it was, as insufficient. It is recorded that when, as she sometimes would, his wife expressed dismay at all that so many children involved, he would heroically reply, "Never mind, the twentieth will be the most welcome."

This Sampson Lloyd the third, who succeeded his father in the management of Taylors & Lloyds Bank, besides being one of the original partners, was also a partner with his half-brothers, Nehemiah and Charles Lloyd, in the iron business, and, as I have said, was one of the founders in 1770 of the London bank of Hanbury, Taylor, Lloyd & Bowman.

He had some warm friendships. Among letters which have been preserved are some from his friend Richard Reynolds of Ketley and Coalbrookdale, who was seventeen years his junior, and who, as soon as he had acquired ample means, became a distinguished philanthropist. The letters show that neither the third Sampson Lloyd nor his friend Reynolds was unduly absorbed in money-making. I quote a few passages from Richard Reynolds. In January 1770 he writes:—

"I duly received thy affectionate letter. . . . I wish not for many friends, nor to be the friend of many; but I would

have my friends more eminent for virtue than for understanding; for understanding than for wealth; and rich, as far as riches may contribute to their advancement in either virtue or understanding; and no farther may I be rich myself."

Richard Reynolds ends his letter, after expressing his approval "of inoculation against that dreadful scourge the small pox," by alluding to the doubts of others as to such a remedy, and adds, "Let every man be fully persuaded in his own mind; and happy is he that condemneth not himself in that thing which he alloweth."

He writes again from Ketley in 1771:—

"To be considered by thee as thy friend, in the most intimate and endeared sense of the word, gives me particular satisfaction. . . . If I do not express myself exactly as thou hast done, on the notion that matches in friendship, as well as in love, are made in heaven, I am sure thou wilt join me in hoping, that whether or not ours was made in heaven, it may at least be admitted there. I so far agree in the notion, that I consider a faithful friend as a blessing from the Almighty, if not the greatest blessing we can here enjoy. Friendship, including true religion, . . . tends to insure celestial happiness, as it constitutes the greatest part of mundane felicity. . . . Though we cannot doubt that all the twelve, while faithful, were objects of our Saviour's affectionate regard, one of them was so emphatically distinguished as 'that disciple whom Jesus loved.' This . . . suggests the supplicatory wish that his blessing may accompany our friendly regards for each other; then, . . . our advancement in love, as in bliss, may only be bounded by eternity."

In the year 1774 there was great depression in the iron trade, and prices went down to such an extent that there was positive loss to almost every one engaged in it. Sampson Lloyd having written to Richard Reynolds about it, he replied:—

"I sympathize with thee under every disappointment; but as disappointment is only the frustration of hope, and more properly a negative than a positive loss, instead of attempting to suggest alleviating considerations, let me inform thee that

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under a recent positive loss of many hundreds, and a probability, next to assurance, of a still greater, I endeavour to reconcile myself to what I cannot avoid, not only by remembering the important truth thou mentions 'That trial, and even adversity is best for us!' but also by considering that the real goods of life are to be purchased by less money than I shall have left at last. . . . In general the peasant enjoys his coarse fare with a higher relish than the peer his costly viands, and I drink ale equal in colour and brilliancy to wine, with superior satisfaction, though at a sixth of the price. . . ."

He goes on to say that the melody of birds, the voice of winds and of waters, from the whispering of the breeze to the shouting of the storm, from the tinkling of the rill to the roar of the ocean, can be listened to and enjoyed by the poor as well as by the rich ; and alluding to the great effects attributed to music he says :—

"I do not forget those which it is recorded to have had upon Elisha, and upon Saul. . . . As it is the Almighty who has established certain laws in nature, which operate uniformly, unless He is pleased to suspend them, so I consider every display of human genius as the effect of delegated power from the Divine origin of all things, and only wrong when perverted or misapplied by us. . . . The grandeur of the scenery of the visible creation, the immense ocean—

"' The pomps of groves, the garniture of fields,
And all the dread magnificence of heaven '—

these through the goodness of the great Creator, who makes that which is the most valuable the most common, . . . are offered to the sight of all men. . . ."

Mrs. Schimmelpenninck wrote of the two brothers, the third Sampson Lloyd and Charles Lloyd, to whom we come in a later chapter, contrasting them as follows :—

"The person [she writes¹] who most deeply impressed my childish mind was my aged cousin [the third] Sampson

¹ *Autobiography of Mrs. Schimmelpenninck.*

Lloyd. His temperament was very sanguine, and when young he must have been exceedingly susceptible to all objects of taste and feeling, but then his hair was snowy white, and his form bowed as he sat at Meeting. His countenance bore traces of conflicts long past in a heart and mind that could have felt exquisitely, and that had been deeply torn. I shall never forget the beaming expression of his eye, not unmixed with compassion, with which he looked on all, especially the young. Truly he seemed like Moses who had been on the Mount, and who descended, with the glory still in his countenance, to bless the people. I seem yet to see him, and look upon his venerable and loving countenance, his white hair, and the tears streaming down his cheeks as he spoke —tears such as I have never seen before, for they seemed to tell of mingled affection, gratitude, and peaceful joy."

It was this Sampson Lloyd, it will be seen, who had the interview with Samuel Galton in 1796, as recorded in a future chapter.

"Very different," says Mrs. Schimmelpenninck, "from my cousin Sampson was his half-brother Charles, who was twenty years younger. He too was a man of remarkable character. Whilst my cousin Sampson drew forth the religious affections, the conversation of his brother tended to establish religious foundations. I have often thought how great is the blessing of associating both with those who possess the inspiration of the Spirit of love, and also with those who are in the habit of accurately defining and strictly applying truth. It is good to have not only a loving spirit, but a sharp and definite outline of truth. In this my cousin Charles Lloyd was remarkable."

Mr. R. M. Beverley, of Scarborough, author of *Darwinism Exposed* and other works, writing in his *Diary* of his first visit to "Farm," Thursday, July 16, 1835, tells us more of the third Sampson Lloyd:—

"I walked after dinner for some time in the garden with Mr. Lloyd [the first Samuel Lloyd]. He told me that his father, Sampson Lloyd, though born and bred a Quaker, was a young man of gaiety, who, though he used occasionally

to attend the Quakers' meetings, yet did so only for form's sake, and to keep up an old custom. He was a remarkably handsome young man, with a fine tall figure and comely face, and this was a temptation to him to run into vanity. He dressed in the fashion of the day, visited in high society, and became at last a companion of Lords and Ladies.

"It pleased God, however, that whilst he was running this course, he should be arrested by Divine grace and converted. A sermon delivered at one of the Quakers' meetings touched him deeply, and some other sermons by the same minister made him an altered man. He determined all at once to give up the world, to hold no parley with the flesh, but to 'tarry not in all the plain, but to hasten to the mountain.' With this resolution he at once adopted all the strict plainness of the Quakers, and ordered his tailor to make him a sober suit of Quaker apparel. When the tailor came and laid the clothes down on the chair, he felt as if they had brought him his coffin. It was a severe and hard trial, but he flinched not from it; he cast off his finery, and from that day forth wore the Quaker dress.

"He was a religious and tender-hearted man, and died, I trust, in the faith of God's elect. Mr. Lloyd told me that he had his correspondence with the *gay*, as well as with the *religious* world. He finds that he was a correspondent on familiar terms with some of the most fashionable of the grandees of his day."

A recollection of the third Sampson Lloyd was given to some members of the family now living, by two of his grand-daughters, Mrs. Howard, of Bruce Grove, Tottenham, and Mrs. Fox, of Falmouth. They were very young at the time of his death, but they remembered well their aged grandfather, as "a venerable-looking old man with beautiful white hair resting in curls upon his shoulders, led into the room by two of his sons. He was always dressed in grey clothes, the idea being, that the natural colour of the wool was better, and that dyes were vain things." "The Farm" carriage, with a pair of bay horses, these ladies related, was sent to the Crescent to fetch them and

their parents, Samuel and Rachel Lloyd, to spend the day at "Farm." The pleasure of seeing the primrose bank in the spring is vividly recalled. "This," as we read in *Farm and its Inhabitants*, "has been the delight of many eyes since then; the high sloping bank near the fish arbour, the avenue high above to the right, the deep pool, with its wooden palings, on the left, and the arbour in front, and all the bank a fragrant wall of moss and dewy leaves, and violets and primroses."

The serenity of the third Sampson Lloyd and of "Farm" was disturbed while he was a successful banker by the death of one of his married daughters, followed by the widower making love, it was said to console himself for his loss, to her sister "Nancy," with whom, in 1799, he eloped to Gretna Green, where they were married. Such a thing was not unknown in those days, and Sampson Lloyd was not the only banker who had suffered. Through the courtesy of one of the partners in Child's Bank I have before me a volume relating to their bank, from which the following is an extract:—

"One afternoon in May 1782, Lord Westmorland was dining with Mr. Child at Temple Bar, and, amongst other subjects upon which they conversed, Lord Westmorland said, 'Child, I wish for your opinion on the following case: Suppose that you were in love with a girl, and her Father refused his consent to the union, what should you do?' 'Why! run away with her, to be sure!' was the prompt reply of Mr. Child, little thinking at the time that it was his daughter the querist was in love with.

"Either that same night or a few nights after, Lord Westmorland eloped with Miss Sarah Child, in a postchaise and four, from the Berkeley Square house. The duenna, who slept in the outer room of Miss Child's apartments, was drugged by her maid, and her flight was only discovered by the 'Charley' (or night watchman) finding the front door open and raising an alarm. A hue and cry arose ere long, and Mr. Child, having ordered out a second postchaise in which

to pursue the fugitives, sent on in advance a messenger, one Richard Gillam, mounted on his own favourite hunter, with orders to detain them until he should arrive.

"Richard, who doubtless changed horses several times (unless the hunter equalled Black Bess in powers of endurance), came up with the carriage near Rokeby, in Yorkshire, and delivered his master's message to its occupants. 'Shoot, my Lord,' exclaimed Miss Child, who must have been a strong-minded young lady for her years—only 17 (she was within two months of 18). Lord Westmorland accordingly cut short further discussion by shooting Gillam's horse; and when Mr. Child, who was now approaching the scene of action, saw the poor beast fall, he turned back and would carry the pursuit no further.

"Gillam ended his life at an advanced age as lodgekeeper at Middleton Park. He used to relate this adventure with great gusto, and from the tone of satisfaction with which 'Shoot, my Lord,' was repeated to me¹ by one of his hearers, I gather that the groom's admiration for his young mistress's spirit quite outweighed any resentment for the discomfort which the execution of her order might have entailed upon himself."

They were married on the 18th of May 1782 at Gretna Green by the Rev. John Brown, and married again at the Mansion in Apethorpe by the special licence of the Archbishop of Canterbury on the 7th of June the same year—Mr. Robert Child giving his consent for the marriage licence, which was necessary, his daughter being a minor.

Apropos of Child's Bank, when the new premises at Temple Bar were opened for business in 1880, one of the first to enter was a small boy with a few coppers in his hand, who asked what was the smallest sum that could be received upon deposit, as he wished to place his small savings in safety. After being told that such small accounts were never opened, he explained that he had come in because he saw the notice-board on the steps, "Entrance to Child's Bank," and thought it was a bank for children's money.

¹ The Countess of Jersey.

CHAPTER XI

DR. JOHNSON AND MARY KNOWLES

The great lexicographer at Birmingham—Dining at Sampson Lloyd's—The discussion on Barclay's *Apology*—The doctor in a rage—And in repentance—His exploration of Birmingham—The *Dictionary*—Olivia Lloyd—Mrs. Knowles—Boswell's reports of dialectical bouts—Religion and the rights of women—"The Farm" governess and Dr. Johnson—A long conversation—Thrale's brewery

UNTIL 1779, when his father died, Sampson Lloyd remained in the Old Square, in the house that had been the Fidoes'. Betsy Fidoe left her property to him, but his view was that it ought to go to the heir-at-law, a surgeon named John Burr, of Ware. John Burr, however, died a bachelor, leaving the property, in his turn, to Sampson Lloyd; so that, after all, it came to him. The Wednesbury portion of it, which descended to three of his grandsons, was valued, when they received it, at £9000.

It was at the Old Square house that Dr. Johnson visited Sampson Lloyd, in 1776. Boswell describes their calling first on Dr. Hector, Johnson's old schoolfellow, and the great man's annoyance at being treated by the servant as if only a poor patient.

"We next called [Boswell proceeds] on Mr. Lloyd, one of the people called Quakers. He too was not at home, but Mrs. Lloyd was, and received us courteously, and asked us to dinner. Johnson said to me, 'After the uncertainty of all human things at Hector's, this invitation came very well.' We walked about the town, and he was pleased to see it increasing. . . .

"Mr. Lloyd joined us in the street; and in a little while

we met Friend Hector, as Mr. Lloyd called him. It gave me pleasure to observe the joy which Johnson and he expressed on seeing each other again. Mr. Lloyd and I left them together, while he obligingly showed me some of the manufactures of this very curious assemblage of artificers. We all met at dinner at Mr. Lloyd's, where we were entertained with great hospitality. Mr. and Mrs. Lloyd had been married the same year with their majesties, and, like them, had been blessed with a numerous family of fine children, their numbers being exactly the same. Johnson said, 'Marriage is the best state for a man in general; and every man is a worse man, in proportion as he is unfit for the married state.'

"I have always loved the simplicity of manners, and the spiritual-mindedness, of the Quakers; and talking with Mr. Lloyd, I observed, that the essential part of religion was piety, a devout intercourse with the Divinity; and that many a man was a Quaker without knowing it.

"As Dr. Johnson had said to me in the morning, while we walked together, that he liked individuals among the Quakers, but not the sect, when we were at Mr. Lloyd's, I kept clear of introducing any questions concerning the peculiarities of their faith. But I, having asked to look at Baskerville's edition of Barclay's *Apology*, Johnson laid hold of it, and the chapter on baptism happening to open, Johnson remarked, 'He says there is neither precept nor practice for baptism in the Scriptures! that is false.' Here [says Boswell] he was the aggressor, by no means in a gentle manner, and the good Quakers had the advantage of him; for he had read negligently, and had not observed that Barclay speaks of infant baptism, which they calmly made him perceive.

"Mr. Lloyd, however, was in as great a mistake; for when insisting that the rite of baptism by water was to cease, when the spiritual administration of *Christ* began, he maintained, that John the Baptist said, '*My baptism* shall decrease, but *his* shall increase.' Whereas the words are, '*He* must increase, but *I* must decrease.'¹

"One of them having objected to the 'observance of days and months, and years,' Johnson answered: 'The church does not superstitiously observe days, merely as days, but as memorials of important facts. Christmas might be kept as

¹ "As to the baptism of infants, it is a mere human tradition, for which neither precept nor practice is to be found in all the Scripture."—Barclay's *Apology*, Proposition XII.

well upon one day of the year as another ; but there should be a stated day for commemorating the birth of our Saviour, because there is danger that what may be done on any day, will be neglected.'"

Tradition says that Johnson in his fury with Barclay flung the volume on the floor and stamped on it.¹ And later that he continued the debate at the dinner-table in such angry tones, and struck the table so violently, and continued the debate with such anger that the two children, the elder aged thirteen, were frightened, and desired to escape.

It appears that this was a midday dinner, for a story is preserved that in the afternoon the magnanimous doctor went down to the bank in Dale End and called out in stentorian tones, "I say, Lloyd, I'm the best Theologian, but you are the best Christian."

After dinner Johnson explored a little, and although the expedition was made independently of Sampson Lloyd, yet such is the family's interest in Birmingham and iron works that I may quote here what Boswell says of the doctor's subsequent adventures in Birmingham :—

"Mr. Hector was so good as to accompany me to see the great works of Mr. Boulton, at a place which he has called Soho, about two miles from Birmingham, which the very ingenious proprietor showed me himself to the best advantage. I wish Johnson had been with us : for it was a scene which I should have been glad to contemplate by his light. The vastness and the contrivance of some of the machinery would have 'matched his mighty mind.' I shall never forget Mr. Boulton's expression to me : 'I sell here, sir, what all the world desires to have—*power*.' He had about seven hundred people at work. I contemplated him as an *iron chieftain*, and he seemed to be a father to his tribe. One of them came to him, complaining grievously of his landlord for having distrained his goods. 'Your landlord is in the right, Smith (said Boulton).

¹ The identical volume is now in the possession of Alderman John Henry Lloyd of Edgbaston.

But I'll tell you what; find you a friend who will lay down one half of your rent, and I'll lay down the other half; and you shall have your goods again."

There is no record of any other visit of Dr. Johnson to the Lloyds, but he had stayed six months in Birmingham in 1732, forty or more years before the incident of the *Apology*, with his old schoolfellow, Hector, and for some months afterwards he was in lodgings in the town. Mr. Warren, who joined with Hector in urging him to undertake the translation from the French of Lobo's *Voyage to Abyssinia*, was then the only bookseller in Birmingham; and as Johnson was constantly seeing him about the printing of the work, and the shop was no doubt the chief meeting place of the townsmen of literary tastes, Sampson Lloyd and others of the family might perhaps have had some acquaintance with him. And when, in 1755, the great *Dictionary* appeared, the result of seven years of immense mental effort, the Lloyds and other Birmingham friends of Johnson must have been very eager to get a sight of it, probably ordering their copies through Mr. Warren.

A copy of this first edition, in two volumes, is among the most valued of my books. In addition to many sarcastic definitions and characteristic comments which were afterwards expunged, this edition has the famous preface in which the doctor describes, with so much pathos, the difficulties that beset his path. Thus: "The English Dictionary was written with little assistance of the learned, and without any patronage of the great; not in the soft obscurities of retirement, or under the shelter of academic bowers, but amidst inconvenience and distraction, in sickness and in sorrow." Boswell, remarking upon Johnson's confession,

says, "Let the preface be attentively perused, in which is given in a clear, strong, and glowing style a comprehensive yet particular view of what he had done. . . . I believe there are few prose compositions in the English Language that are read with more delight, or are more impressed upon the memory, than that preliminary discourse."

When Johnson was fifteen he went for a year to a school at Stourbridge, staying with his cousin Cornelius Ford. Boswell states that while there he was admitted to the best company of the place, "and became much enamoured of Olivia Lloyd," who was then about eighteen, to whom he indited some verses, but the verses cannot be found.

This Olivia Lloyd was the youngest child of the first Sampson Lloyd and Mary Crowley, his second wife. Olivia was therefore aunt to the third Sampson Lloyd, Dr. Johnson's host in the Old Square. She is described in *Memorials of the Old Square* as "the pretty Birmingham Quakeress." She died at Birmingham in 1775, and was buried in the Friends' ground in Bull Lane.

The Lloyds and Dr. Johnson had a mutual friend in Mary Knowles, a frequent visitor at "Farm," where she is said to have laid out the shrubbery. She was the wife of Dr. Knowles, an eminent and much-esteemed physician in London. Mrs. Knowles "excelled," we read, "in the polite art of poetry and painting, and the imitation of nature in needlework." The queen expressed a wish to see her, and this interview and subsequent ones with George III. and his queen led to her undertaking, in needlework, a representation of the king, which she completed, to the entire satisfaction of their Majesties. The following is an account of her:—

"She became a great favourite with the King and Queen, and had frequent access to the Royal Family, where she

presented herself in the simplicity of her Quaker dress, and was always graciously received. She accompanied her husband in a scientific tour through Holland, Germany, and France, where they obtained introductions to the most distinguished personages. She was admitted to the toilet of the late unfortunate Queen of France [Marie Antoinette], by the particular desire of the latter. The appearance of a woman in the attire of a Friend, was somewhat extraordinary to that Princess, who made many inquiries respecting the principles of the Quakers, and acknowledged that at least they were philosophers. Dr. Knowles was one of the Committee of six formed by Clarkson to organize opposition to the slave-trade. Another was John Lloyd, a London Banker, son of the second Sampson Lloyd.¹

It was Mrs. Knowles (described by Boswell as "the Quaker lady, well known for her various talents") who said: "Dr. Johnson gets at the substance of a book directly; he tears the heart out of it." Dr. Johnson and she had several dialectical bouts, which are reported not only by Boswell but also by her friend and correspondent, Anna Seward, in her *Letters*. Here is one at Dr. Dilly's:—

Boswell. I expressed a horrour at the thought of death.

Mrs. Knowles. Nay, thou should'st not have a horrour for what is the gate of life.

Johnson (standing upon the hearth rolling about, with a serious, solemn, and somewhat gloomy air). No rational man can die without uneasy apprehension.

Mrs. Knowles. The Scriptures tell us, "The righteous shall have hope in his death."

Johnson. Yes, Madam; that is, he shall not have despair. But, consider, his hope of salvation must be founded on the terms on which it is promised that the mediation of our Saviour shall be applied to us—namely, obedience; and where obedience has failed, then, as suppletory to it, repentance. But what man can say that his obedience has been such, as he would approve of in another, or even in himself upon close

¹ From *Select Miscellanies . . . illustrative of the History . . . of the Society of Friends.* By Wilson Armistead, 1851.

examination, or that his repentance has not been such as to require being repented of? No man can be sure that his obedience and repentance will obtain salvation.

Mrs. Knowles. But divine intimation of acceptance may be made to the soul.

Johnson. Madam, it may; but I should not think the better of a man who should tell me on his death-bed he was sure of salvation. A man cannot be sure himself that he has divine intimation of acceptance; much less can he make others sure that he has it.

Boswell. Then, Sir, we must be contented to acknowledge that death is a terrible thing.

Johnson. Yes, Sir. I have made no approaches to a state which can look on it as not terrible.

Mrs. Knowles (*seeming to enjoy a pleasing serenity in the persuasion of benignant divine light*). Does not St. Paul say, "I have fought the good fight of faith, I have finished my course; henceforth is laid up for me a crown of life"?

Johnson. Yes, Madam; but here was a man inspired, a man who had been converted by supernatural interposition.

On the same evening Mrs. Knowles had pleased the doctor by one of her remarks. The party were discussing Soame Jenyns' view of the internal evidence of the Christian religion. Boswell said, addressing Mrs. Knowles:—

You should like his book, Mrs. Knowles, as it maintains, as your *friends* do, that courage is not a Christian virtue.

Mrs. Knowles. Yes, indeed, I like him there; but I cannot agree with him, that friendship is not a Christian virtue.

Johnson. Why, Madam, strictly speaking, he is right. All friendship is preferring the interest of a friend, to the neglect, or, perhaps, against the interest of others; so that an old Greek said, "He that has *friends* has *no friend*." Now Christianity recommends universal benevolence, to consider all men as our brethren, which is contrary to the virtue of friendship, as described by the ancient philosophers. Surely, Madam, your sect must approve of this; for, you call all men *friends*.

Mrs. Knowles. We are commanded to do good to all men, "but especially to them who are of the household of Faith."

Johnson. Well, Madam, the Household of Faith is wide enough.

Mrs. Knowles. But, Doctor, our Saviour had twelve apostles, yet there was *one* whom he loved. John was called, "the disciple whom Jesus loved."

Johnson (*with eyes sparkling benignantly*). Very well indeed, Madam. You have said very well.

Boswell. A fine application. Pray, Sir, had you ever thought of it?

Johnson. I had not, Sir.

And here is Mrs. Knowles on a subject which is just now, as I write, of especial interest, the rights of women:—

Mrs. Knowles affected to complain that men had much more liberty allowed them than women.

Johnson. Why, Madam, women have all the liberty they should wish to have. We have all the labour and the danger, and the women all the advantage. We go to sea, we build houses, we do everything, in short, to pay our court to the women.

Mrs. Knowles. The Doctor reasons very wittily, but not convincingly. Now, take the instance of building; the mason's wife, if she is ever seen in liquor, is ruined; the mason may get himself drunk as often as he pleases, with little loss of character; nay, may let his wife and children starve.

Johnson. Madam, you must consider if the mason does get himself drunk, and let his wife and children starve, the parish will oblige him to find security for their maintenance. We have different modes of restraining evil. Stocks for the men, a ducking-stool for women, and a pound for beasts. If we require more perfection from women than from ourselves, it is doing them honour. And women have not the same temptations that we have: they may always live in virtuous company; men must mix in the world indiscriminately. If a woman has no inclination to do what is wrong, being secured from it is no restraint to her. I am at liberty to walk into the Thames; but if I were to try it, my friends would restrain me in Bedlam, and I should be obliged to them.

Mrs. Knowles. Still, Doctor, I cannot help thinking it a hardship that more indulgence is allowed to men than to women. It gives a superiority to men, to which I do not see how they are entitled.

Johnson. It is plain, Madam, one or other must have the

superiority. As Shakespeare says, "If two men ride on a horse, one must ride behind."

Dilly. I suppose, Sir, Mrs. Knowles would have them to ride in panniers, one on each side.

Johnson. Then, Sir, the horse would throw them both.

Mrs. Knowles. Well, I hope that in another world the sexes will be equal.

Boswell. That is being too ambitious, Madam. *We* might as well desire to be equal with the angels. We shall all, I hope, be happy in a future state, but we must not expect to be all happy in the same degree. It is enough if we be happy according to our several capacities. A worthy carman will get to heaven as well as Sir Isaac Newton. Yet, though equally good, they will not have the same degrees of happiness.

Johnson. Probably not.

A controversy which Mrs. Knowles had with the doctor, arising out of the conversion to Quakerism of Miss Harry, the daughter of a wealthy West Indian planter, who was then acting as the governess at "Farm," led to the writing of the doctor's verses beginning, "A bone for Friend Mary to pick." Mrs. Knowles' answer was entitled, "The bone picked." Boswell's account of the argument between Mrs. Knowles and the doctor, concerning Jane Harry, runs as follows:—

Mrs. Knowles mentioned, as a proselyte to Quakerism, Miss —, a young lady well known to Dr. Johnson, for whom he had shown much affection; while she ever had, and still retained, a great respect for him. Mrs. Knowles at the same time took an opportunity of letting him know "that the amiable young creature was sorry at finding that he was offended at her leaving the Church of England and embracing a simpler faith"; and in the gentlest and most persuasive manner, solicited his kind indulgence for what was sincerely a matter of conscience.

Johnson (*frowning very angrily*). Madam, she is an odious wench. She could not have any proper conviction that it was her duty to change her religion, which is the most important of all subjects, and should be studied with all care, and with

all the help we can get. She knew no more of the Church which she left and that which she embraced, than she did of the difference between the Copernican and Ptolemaick systems.

Mrs. Knowles. She had the New Testament before her.

Johnson. Madam, she could not understand the New Testament, the most difficult book in the world, for which the study of a life is required.

Mrs. Knowles. It is clear as to essentials.

Johnson. But not as to controversial points. The heathens were easily converted, because they had nothing to give up; but we ought not, without very strong conviction indeed, to desert the religion in which we have been educated. That is the religion given you, the religion in which it may be said Providence has placed you. If you live conscientiously in that religion, you may be safe. But error is dangerous indeed, if you err when you choose a religion for yourself.

Mrs. Knowles. Must we then go by implicit faith?

Johnson. Why, Madam, the greatest part of our knowledge is implicit faith; and as to religion, have we heard all that a disciple of Confucius, all that a Mahometan, can say for himself?

He then rose again into passion, and attacked the young proselyte in the severest terms of reproach, so that both the ladies seemed to be much shocked.

Mrs. Knowles subsequently wrote her own recollections of the whole dialogue concerning "The Farm" governess and sent it to the *Gentleman's Magazine* for June 1791. It runs as follows:—

Mrs. K. Thy friend Jenny H. [the Governess at Farm, Jane Harry] desires her kind respects to thee, Doctor.

Dr. J. To me!—Tell me not of her! I hate the odious wench for her apostasy, and it is you, Madam, who have seduced her from the Christian Religion.

Mrs. K. This is a heavy charge, indeed. I must beg leave to be heard in my own defence; and I entreat the attention of the present learned and candid company, desiring that they will judge how far I am able to clear myself of so cruel an accusation.

Dr. J. (much disturbed at this unexpected challenge, said), You are a woman, and I give you quarter.

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Mrs. K. I will not take quarter. There is no sex in souls; and in the present case I fear not Dr. Johnson himself.

(“Bravo!” was repeated by the company, and silence ensued.)

Dr. J. Well then, Madam, I persist in my charge, that you have seduced Miss H—— from the Christian Religion.

Mrs. K. If thou really knowest what are the principles of the Friends, thou wouldest not say that she had departed from Christianity. But, waving that discussion for the present, I will take the liberty to observe, that she had an undoubted right to examine and change her educational tenets whenever she supposed she had found them erroneous; as an accountable creature, it was her duty to do so.

Dr. J. Pshaw! pshaw!—an accountable creature—girls accountable creatures!—It was her duty to remain with the Church wherein she was educated; she had no business to leave it.

Mrs. K. What! not for that which she apprehended to be better? According to this rule, Doctor, hadst thou been born in Turkey, it had been thy duty to remain a Mahometan, notwithstanding Christian evidence might have wrought in thy mind the clearest conviction; and if so, then let me ask, how would thy *conscience* have answered for such obstinacy at the great and last tribunal?

Dr. J. My conscience would not have been answerable.

Mrs. K. Whose then would?

Dr. J. Why, the State, to be sure. In adhering to the religion of the State as by law established, our implicit obedience therein becomes our duty.

Mrs. K. A Nation, or State, having a conscience is a doctrine entirely new to me, and indeed a very curious piece of intelligence; for I have always understood that a Government or State is a creature of time only, beyond which it dissolves and becomes a nonentity. Now, gentlemen, can your imagination body forth this monstrous individual, or being, called a State, composed of millions of people? Can you behold it stalking forth into the next world, loaded with its mighty conscience, there to be rewarded or punished, for the faith, opinions, and conduct of its constituent *machines*, called men? Surely the teeming brain of poetry never held up to the fancy so wondrous a personage!

(*When the laugh occasioned by this personification was subsided the Doctor very angrily replied*), I regard not what

you say as to that matter. I hate the arrogance of the wench, in supposing herself a more competent judge of religion than those who educated her. She imitated you, no doubt; but she ought not to have presumed to determine for herself so important an affair.

Mrs. K. True, Doctor, I grant it, if, as thou seemst to imply, a wench of twenty years is not a moral agent.

Dr. J. I doubt it would be difficult to prove that those deserve the character who turn Quakers.

Mrs. K. This severe retort, Doctor, induces me charitably to hope thou must be totally unacquainted with the principles of the people against whom thou art so exceedingly prejudiced, and that thou supposes us a set of Infidels, or Deists.

Dr. J. Certainly, I do think you little better than Deists.

Mrs. K. This is indeed strange; 'tis passing strange that a man of such universal reading and research has not thought it at least expedient to look into the cause of dissent of a society so long established, and so conspicuously singular!

Dr. J. Not I, indeed! I have not read your Barclay's *Apology*; and for this plain reason, I never thought it worth my while. You are upstart Sectaries, perhaps the best subdued by a silent contempt.

Mrs. K. This reminds me of the language of the Rabbis of old when their Hierarchy was alarmed by the increasing influence, force, and simplicity of dawning Truth, in their high-day of worldly dominion. We meekly trust our principles stand on the same solid foundation of simple truth, and we invite the acutest investigation. The reason thou givest for not having read Barclay's *Apology* is surely a very improper one for a man whom the world looks up to as a Moral Philosopher of the first rank; a Teacher from whom they think they have a right to expect much information. To this expecting, enquiring world, how can Dr. Johnson acquit himself for remaining unacquainted with a book translated into five or six different languages, and which has been admitted into the libraries of almost every Court and University in Christendom! (Here the Doctor grew very angry, still more so at the space of time, wherein the gentlemen insisted on allowing his antagonist wherein to make her defence, and his impatience exciting one of the company in a whisper to say, "I never saw this mighty lion so chased before." The Doctor again repeated that he did not think the Quakers deserved the name of Christians.)

Mrs. K. Give me leave then to convince thee of thy error, which I will do by making before thee and this respectable company a confession of our faith. Creeds or confessions of faith are admitted by all to be the standard whereby we judge every denomination of professors.

(*To this every one present agreed; and even the Doctor grumbled out his assent.*) Well then, I take upon me to declare, that the people called Quakers do verily believe in the Holy Scriptures, and rejoice with the most full reverential acceptance of the divine history of facts as recorded in the New Testament. That we consequently fully believe those historical articles summed up in the Apostles' Creed, with these two exceptions only, to wit, our Saviour's descent into Hell, and the resurrection of the body. These mysteries we humbly leave just as they stand in the holy text, there being from that ground no authority for such assertion as is drawn up in the Creed. And now, Doctor, canst thou still deny to us the honourable title of Christians?

Dr. J. Well! I must own I did not at all suppose that you had so much to say for yourselves. However, I cannot forgive that little slut for presuming to take upon herself as she has done.

Mrs. K. I hope, Doctor, thou wilt not remain unsforgiving, and that you will renew your friendship and joyfully meet at last in those bright regions where Pride and Prejudice can never enter!¹

Dr. J. Meet her! I never desire to meet fools anywhere. (*This sarcastic turn to wit was so pleasantly received, that the Doctor joined in the laugh; his spleen was dissipated; he took his coffee, and became, for the rest of the evening, very cheerful and entertaining.*)

Before leaving this point I should like to say that, according to Anna Seward, Miss Harry, who had become a protégée of Mrs. Knowles, was very cruelly treated by her father, quite in the old spirit of persecution to which the early Lloyds were accustomed; for on hearing of her inclination to Quakerism he told her that she would have to

¹ It has been suggested that Miss Austen took the title of her book, *Pride and Prejudice*, from this remark by Mrs. Knowles; but that she found it in Miss Burney is more probable.

choose between a hundred thousand pounds and his favour or two thousand pounds and his renunciation, according as she remained a Church-woman or joined the Society of Friends. Miss Harry chose the two thousand pounds. Such is Miss Seward's story. It is, however, only fair to say that Croker, in his edition of *Boswell*, tells a different tale.

Boswell relates that when once he, Dr. Johnson, and Mrs. Knowles went to look at a picture with the famous John Wilkes of the *North Briton*, Wilkes declared that Johnson instead of looking at the picture spent the time in looking at the fair Quakeress, as the more interesting picture to him.

The Lloyds had another slight connection with Dr. Johnson, in that David Barclay, who married the second Sampson Lloyd's daughter, bought Thrale's brewery, which he carried on in conjunction with his son-in-law, Richard Gurney, Robert Barclay, and Mr. Perkins, under the style of Barclay, Perkins & Co. It became a very profitable investment, bringing to the partners a large income. It was valued at Thrale's death at £150,000, but "as no set of men could be found to give so much, it was sold with the stock in trade for £120,000." Mr. Thrale was, of course, the husband of Mrs. Thrale (afterwards Mrs. Piozzi), Dr. Johnson's great friend and almost Muse, and Dr. Johnson was one of Mr. Thrale's executors. Johnson himself was at the sale of the brewery, remarking to one of the negotiators, "We are not here to sell a parcel of boilers and vats, but the potentiality of growing rich, beyond the dreams of avarice."

CHAPTER XII

THE GALTONS

The Society of Friends in Birmingham—Bull Street Meeting-house—Tainted money—Quakers and force—Gun-making and Christianity—The third Sampson Lloyd as ambassador—Samuel Galton's letters—Dr. Livingstone's testimony—War and peace—George Dawson—Later Galtons—Dr. Francis Galton and heredity—The Rev. Arthur Galton

THE existence of Friends in Birmingham is recorded as early as 1682, sixteen years before the arrival of the first Lloyd in 1698. Hutton is of opinion that adherents may have previously gathered together, probably in meetings held from house to house. The original meeting-place in Birmingham was in Bull Lane, Monmouth Street, where the old burial-ground existed until it was taken possession of by the Great Western Railway.

The meeting-house in Bull Street was erected between 1702 and 1705. Hutton describes it in 1781 as "a large and convenient place, and notwithstanding the plainness of the profession, rather elegant." In 1792 a committee was appointed to collect subscriptions for its enlargement, as it was then the only place of worship in the town for the Society of Friends. This appeal was the means of raising a very interesting ethical point; for Joseph Robinson, one of the Friends, wrote to the committee as follows:—

"When so many eyes are opened to scrutinize into the several branches of the African trade,—the minutest of which are likely to be weighed and exposed, the supplying of slightly

proved guns to the Merchants of the coast of Guinea, doubtless to be used by the natives in their wars with each other, and for us to receive part of the thousands of pounds which have probably been accumulated by a 40 years' commerce in these articles, and apply it to the use of Friends, is, I think, a matter which requires your very serious consideration."

This letter raised the question whether any of the money made out of the sale of weapons of destruction should be accepted by the committee. No names were mentioned in the letter, but as Samuel Galton, and his son Samuel Galton, junior, were the only two members of the meeting who were gun-makers, it evidently referred to them. Samuel Galton, senior, soon afterwards retired, when Sampson Lloyd (the third) and two other Friends were appointed to see Samuel Galton, junior, upon the subject.

The Galtons had prospered greatly in the gun trade, and until the year 1795 the meeting took no official action with reference to those engaged in the manufacture of arms. Samuel Galton and Sampson Lloyd, well read in Barclay's *Apology* and other writings of the early Friends, would know what the testimony against war was, as expressed by them. Isaac Pennington, for instance, expressing the views of himself and other Friends of his time, says : "I speak not against any magistrate, or people defending themselves against foreign invasions, or making use of the sword to suppress the violent and evil-doers in their borders ; for this the present state of things may and doth require ; and a great blessing will attend the sword when it is borne uprightly."

"In these circumstances," writes C. D. Sturge, "it is not wonderful that the Friends in Birmingham were very loath to proceed against such able and respected members as the Galtons."

Sampson Lloyd and the other two Friends, when they visited Samuel Galton on behalf of the Society, were confronted with the argument that they were going beyond the views formerly held by members of the Society on the use of physical force, as stated in Penn's *Fundamental Constitutions*. In the first article Penn states, with regard to physical force, "that both Christ did not use force, and that He did not expressly forbid it in His holy religion;" but "perceiving the disorders and mischiefs that attend those places where force is used in matters of faith and worship," Penn decided to disallow it in Pennsylvania. He wrote as follows: "I do hereby declare for me and mine, and establish it for the first fundamental of the government of my country, that every person that does or shall reside therein shall have and enjoy the free possession of his or her faith and exercise of worship towards God in such way and manner as every person shall in conscience believe it to be most acceptable to God."

In legal affairs very great weight is attached to precedent; and, up to the time of the present generation, great weight has equally been attached to precedent by the Society of Friends. In my early days the views of George Fox, William Penn, and Barclay, the author of the *Apology*, were quoted as those by which their fellow-members were bound for all time. It must not therefore be considered an unallowable digression if William Penn is thus referred to in connection with Samuel Galton's appeal to the early views of Friends.

Sampson Lloyd would doubtless point out to Samuel Galton that the views of the Society as to the unlawfulness of war were identical with those held by the earliest converts to Christianity in the

first and second centuries, and that the Society as a body, as their official documents prove, had held them continuously and consistently. He would be able to remind him that the Friends in Pennsylvania had remained true to their principles notwithstanding times of great unsettlement and opposition to their views, and could instance 1764, when a body of Presbyterian settlers from the north of Ireland arriving in Pennsylvania were fiercely exasperated against all Indians and madly desirous to avenge the sufferings which other settlers had received at their hands. Their pastor, John Elder, preached a militant Christianity to them from the pulpit, with his loaded rifle by his side, and the anger of these irate settlers having been thus intensely aroused his subsequent endeavours to restrain them were futile, and the Pennsylvania Quakers who from time to time had helped the Indians were told that if they defended them "they would be murdered." Notwithstanding this threat Galton would be told that the Friends in Pennsylvania remained true to their principles; for in the autumn of that year, 1764, the yearly meeting of Philadelphia wrote a long letter on the subject to their London brethren; and Sampson Lloyd, who was twice clerk to the Friends' yearly meeting in London,¹ would have heard all about it.

One of the two Friends who accompanied Sampson Lloyd in his interview with the able and accomplished Samuel Galton was the great-grandfather of Alderman Baker of Birmingham; the other was Joseph Gibbins, the grandfather of W. B. Gibbins of Ettington, near Stratford-on-Avon. The interview resulted in Mr. Galton's sending the following letter, which is such a clear,

¹ In 1777, and again in 1782, the Yearly Meeting Epistle bears his signature as clerk.

argumentative, and able statement, that I give it in full :—

“ I have been visited on the part of the Monthly Meeting by my worthy Friends Sampson Lloyd, Samuel Baker and Joseph Gibbins, whose candid and liberal conduct to me on this occasion I acknowledge.

“ My grandfather, afterwards my Uncle, then my father and Uncle, and lastly my father and myself have been engaged in this manufacture for a period of 70 years without having before received any animadversion on the part of the Society. I have been engaged in the business from the year 1777, and it was not till the year 1790 that the Minute (of the Yearly Meeting) was made under which this process against me is founded.

“ I am convinced by my feelings and my reason that the manufacture of arms implies no approbation of offensive war. Will any person for a moment suppose that as a manufacturer it is my object to encourage the principle or practice of war, or that I propose to myself any other end than that which all other commercial persons propose; the acquisition of property? And although it is true that in too many instances side arms are employed in offensive wars, yet it ought in candour to be considered that they are equally applicable to the purposes of defensive war, to the support of the Civil Power, to the preservation of peace and the prevention of war. If the arguments from the abuse are to be admitted against the use, objections may be made against every institution.

“ Is the farmer who sows barley, the brewer who makes it into a beverage, the merchant who imports rum, or the distiller who makes spirits, are they responsible for the intemperance, the disease, the vice, and misery which may ensue from their abuse? Upon this principle who would be innocent? I know that there are certain texts from which some of our Society have drawn literal inferences against all kinds of resistance.

“ Permit me to enquire whether any of you carry the literal interpretation into your own practice. When smitten on one cheek, do you actually turn the other side?

“ Permit me to refer to the practice and the sentiments of our predecessors; my grandfather, who was the first of my family concerned in the manufacture of arms, and from whom the trade has descended to me, was a convinced

Quaker; George Robinson, a Friend of this Meeting and Son of Thomas Robinson, an approved minister long since deceased, was bound apprentice to a gun-maker without any censure from the Society. Samuel Spavold, a minister in high esteem in the Society, worked many years in the King's Yard, Chatham. Do not such of you as are concerned in East India Stock, who subscribed to the loan, etc., as directly and as voluntarily furnish the means of war as myself? Do not all those who voluntarily and without being distrained upon, pay the land tax and the malt tax which are voted and levied from year to year expressly for the payment of the army, as directly violate the principle you would enforce? With respect to the taxes, it may be urged that the contribution is merely a compliance with the law; but can any of you, my Friends, adduce this plea whilst you not only refuse a compliance with the law, in the case of Tithes, but enjoin that disobedience in others, unless indeed you suppose the mode of the moral and religious instruction of the clergy to be more criminal than war?

"The censure and the laws of the Society against slavery are as strict and decisive as against war. Now, those who use the produce of the labour of slaves, such as Tobacco, Rum, Sugar, Rice, Indigo and Cotton, are more intimately and directly the promoters of the slave trade, than the vendor of arms is the promoter of war, because the consumption of these articles is the very ground and cause of slavery.

"If you carry speculative principles into strict and rigid practice you will abstain not only from the consumption of West India commodities, but from all commodities which are taxed, especially from malt and wheat; for you may be well assured that every morsel of bread you eat and every cup of beer you drink has furnished the resources for carrying on this war, which you so justly censure. If you should be so conscientious as to abstain from all these enjoyments I shall have no reason to complain of any partiality in applying the same strict construction of principle against me. I shall greatly admire the efficacy of your opinions, whilst I lament that the practice of our predecessors is not followed; and if I should be disowned, I shall not think that I have abandoned the Society, but that the Society has abandoned its ancient, tolerant spirit and practice.

(Signed) "SAMUEL GALTON, junr."

This letter, being based on precedent rather than upon religious principles, produced little effect upon the meeting; so that on the 10th of the 8th month 1796 the monthly meeting issued the following minute:—

"This Meeting in order for the clearing of our Society from an imputation of a practice so inconsistent as that of fabricating instruments for the destruction of mankind, thinks it incumbent on them to declare him [Samuel Galton, jnr.] not in unity with Friends, and hereby disowns him as a member of our religious Society; nevertheless we sincerely desire that he may experience such a conviction of the rectitude of our principles, and our practice correspondent therewith, as may induce Friends to restore him again into unity with them."

Although thus disowned, Samuel Galton continued to attend the meeting till his death; and notwithstanding the views it officially held, as to the trade by which his fortune had been acquired, the meeting accepted from him afterwards a donation towards the purchase of the new burial-ground. That the views of Samuel Galton were very similar to those held by leading Friends at an earlier date is shown by a document sent to Sampson Lloyd in 1757.

That physical force must be used in the preservation of peace and order was the general view of members of the Society of Friends with whom I was brought up; but one day early in 1858 when Livingstone, then about forty years of age, was about to start, on what I believe was his last visit to Africa, that great philanthropist, Joseph Sturge, with whom I, though so much younger, was on very friendly terms, asked me to take tea with him. I remember Richard Cobden was one of the few also invited. In the course of conversation Livingstone was asked whether as a peaceable

man he carried weapons of defence, and he said the only weapon he carried was his gun. Some one present queried whether he ought to carry a gun, when Livingstone replied that it was easy to say so in a drawing-room at Edgbaston, but to go alone among the natives in Africa without one was a very different thing. When the natives saw that he could bring down a bird useful for food by his mysterious weapon, those not friendly to him felt some awe ; otherwise what would happen would be this : one would come near and touch him ; another, seeing no harm resulted, would take something from him ; others would then do the same, and he would soon be deprived of everything of any value.

Joseph Sturge, who at the time was an ultra peace man, was asked what he would do if, when walking in the streets of Birmingham, some one robbed him of his watch. Would he not give the man in charge to the police and get his watch back ? He, however, would not commit himself to any decision. Further interesting conversation took place, and the whole scene was so engraven on my memory that I still retain a complete picture of how they looked, and where they stood and conversed. This was twenty years after Joseph Sturge had become celebrated by putting an end, in 1838, to the apprenticeship system of slavery in the West Indies, accomplishing the abolition of slavery there—winning its extinction, as Lord Brougham said, “off his own bat.”

Referring to the subject of that scourge of the human race, war, very much might be written upon it, but all might be summed up in the apothegm that “Offensive war is an offence against God and man ; and that defensive war very often admits of no defence.”

War between Christian nations seems very far as yet from becoming a thing of the past ; but if professing Christian nations should decide to unite in condemning it, and entered into a compact to settle every dispute by referring it to an appointed tribunal to adjudicate upon, agreeing that any recalcitrant nation refusing to accept the decision of the arbitrators appointed should be cut off from all interchange of commodities with every other Christian nation, and that all piratical dealing with the offending country, or with any inhabitant of it, should be punished by confiscation of property and imprisonment for life ; why, then, there would be a step in the right direction. But this is, of course, the counsel of perfection. Who knows as to the future ? A peaceable Napoleon of mighty intellect might unexpectedly arise, able to convince civilised mankind that there would be plenty of scope left for their energies—in fact, more abundant scope than ever. All those in Europe who cannot dig and to beg would be ashamed, would then cease to devote their lives to the professional slaughter of their fellow-men, chiefly fellow-Christians.

A few years ago an intelligent Hindoo visited Birmingham, and I attended two of his addresses. He begged us not to ask him or his co-religionists to become Christians, for it would be abhorrent to them to go forth to the ends of the earth, like English Christians, to kill and destroy, with a Bible in one hand and a weapon of destruction in the other. This reminds me of George Dawson of Birmingham, whose lectures I attended whenever I could, and who was, I should think, the best lecturer any Lloyd, or indeed any Birmingham man, ever listened to. He was asked, when about to lecture upon peace, what he was going to do

with the soldiers? Do without them, he replied ; adding that St. Paul, when he preached Christianity at Ephesus, did not mourn over the shrine-makers being thrown out of work. "I open," he said, "the beautiful scroll of prophecy, and find that in the latter days the sword shall be turned into a ploughshare, the spear into a pruning-hook ; meaning that men shall then study war no more. If peace be the destined result of religion, how can it be supposed to countenance war, which opposes the realisation of that result ?"

In December 1905 the present Prime Minister, in an electioneering speech, said that as "the policy of large armaments feeds the belief that force is the best, if not the only solution of internal differences, it becomes one of the highest tasks of the statesman to adjust armaments to new and happier conditions." This is a commendable sentiment with which we may all agree ; but where are the statesmen of sufficient ability and power to induce Europe to readjust to these "new and happier conditions" ?

Although Samuel Galton, junior, the friend of the third Sampson Lloyd, and a leading citizen of Birmingham, may be almost forgotten, it is but a few years since his grandson, Douglas Galton, addressed us in the Council House. I knew him very well, and was present on the occasion when without effort his clear voice, now silenced by death, filled the Birmingham Council Chamber. He surpassed even his grandfather in literary gifts, and was long a leading member of the British Association, with a whole string of initials after his name signifying the different learned societies to which he belonged. Whilst he thus became distinguished, Francis Galton, another grandson of Samuel Galton, junior, published *Heredity Genius* :

its *Laws and Consequences*, giving very many instances of genius and ability derived, as he contends in the book, from hereditary sources. He continued his investigations in another book entitled *Human Faculty*. His researches and untiring diligence in collecting data seem clearly to show that he at any rate inherited his grandfather's thoroughness; but he perhaps owes even more to his mother's ancestors, her father being the celebrated Erasmus Darwin, and the great Charles Darwin thus being Dr. Galton's cousin. Most of his works may be said to have followed Darwinian lines of thought and research.

Dr. Galton, at the commencement of *Hereditary Genius*, expresses confidence that he can show that a man's abilities are derived by inheritance, under exactly the same limitations as the whole of the rest of the organic world, so that by judicious marriages it would be quite practicable to produce a highly gifted race of men. He appears to have derived these views from his predecessors, who, like many others of the small select Society of Friends, certainly held decided views as to suitable marriages. An instance in illustration of this may be given. The house and grounds of Samuel Galton, junior, were described as enchanting, and the occupants also were attractive. One day, as he was leaving the house, he met a doctor in the carriage-drive. The doctor had come to court the daughter of the house, as Mr. Galton knew. "Coming to see one of the servants?" he inquired of the undesirable suitor. The hint was sufficient, and nothing came of the courtship.

Mr. Arthur Galton, M.A., of New College, Oxford, for some years chaplain to the Bishop of Ripon, but now a vicar in Lincolnshire, is a

great-grandson of the second Samuel Galton, and the author of several books. His first, *Urbana Scripta: Studies of Five Living Poets, and other Essays*, appeared in 1885. This was followed in 1887 by a work entitled *The Character and Times of Thomas Cromwell*;¹ in 1889 by another on *Rome and Romanising*, and in 1902 by *Our Attitude towards English Roman Catholics*. Mr. Galton for a time belonged to the Roman communion, but he now, while admiring many individuals in the Church, speaks most unfavourably of the system. His studies leading him to look into the past history of the Jesuits, he contrasted their astute and cynical methods very pointedly with the spiritual campaign of Fox and Penn. In *Our Attitude towards English Roman Catholics* he writes as follows :—

“Toleration for all Protestant Dissenters was really won by the Christian methods, the passive resistance, the unconquerable goodness, the orderly and blameless conduct of the Society of Friends.

“The Great Battle, if we may venture so to describe it, of George Fox and his disciples lasted about forty years. 13,000 Friends were imprisoned in Great Britain; 322 of them died in gaol; many were sold into slavery, and transported; all were impoverished by fines, by damaged properties, and by interrupted business. Nothing could overcome their invincible patience. If they were ejected through the doors of their Meeting, they climbed in again through the windows. If the walls were pulled down, they meditated among the ruins.

“Against such Christians as these there could be no effectual coercion. Their high principles, and their faultless behaviour, gained the cause of Toleration, though at an heroic expenditure of life and suffering. No bloodshed, however, can be laid to their charge; they planned no invasions, and plotted no assassinations. They never slandered their foes or their allies. They had no political ambitions, no lust

¹ Cornish Brothers, Birmingham.

of power. They were soiled by no intrigues. Instead of equivocating, they declined all oaths; and their affirmations were inviolable.

"The early Friends stood for that which was honest, simple, truthful, honourable, and worthy of the fullest confidence in every sphere of human intercourse; and, as a body, the English Quakers have never forfeited that reputation. It still remains to be won by several denominations of professing Christians."

Mr. Galton goes on to denounce the Jesuitical system which, in the interests of the Papacy and to get England for the Pope, was ready to instigate the Armada and the Gunpowder Plot.

Another book by Mr. Arthur Galton has just appeared, entitled *The Appeal of the Anglican Church*. He is now at work on a study of Church and State in France.

Samuel Galton, junior, I might add, died in 1832 at the age of seventy-nine. To the last he wore a powdered wig and pigtail.

CHAPTER XIII

CHARLES LLOYD OF BINGLEY

Thomas Lloyd in Mexico—A narrow escape—The *Gentleman's Magazine* on Charles Lloyd—A busy philanthropist—The translation of Homer—Charles Lamb's opinions—A good passage—Lamb on Mr. Lloyd's *Odyssey*—And on Horace—"To my Steward"—Some anecdotes—A kindly father—Robert Lloyd's character-sketch of his father—*Aris's Gazette* on Mr. Lloyd—A determined friend—Elizabeth Fry—Mrs. Charles Lloyd—Welcome to Richard T. Cadbury.

AMONG the Birmingham representatives of the Lloyds of Dolobran there is a Charles Lloyd occupying a large place in local history whom we have seen once or twice in connection with the Lunar Society, and with the successful management of the bank in moments of stress—Charles Lloyd of Bingley, the fifth son of the second Sampson Lloyd by his second wife. One of his grandsons, the late Thomas Lloyd of the Priory, Warwick (son of James Lloyd, Charles Lloyd's second son), one day most energetically impressed upon me, with the ardour characteristic of him when he was most deeply moved, that his grandfather, Charles Lloyd, was far away the greatest man the Lloyd family had ever produced.

As he spoke he swayed his arms so energetically that it reminded me of what happened to him once in Mexico. A sentinel having behaved rudely to him, he went instantly to complain to the officer of the guard, but in making his complaint, his manner was so vigorous and demonstrative that the sentinel, who already was suspicious, came, rather naturally,

to the conclusion that the officer himself was being threatened, insulted, or endangered, and incontinently fired, the bullet going through Mr. Lloyd's shoulder and narrowly missing his heart.

In the family correspondence Charles Lloyd of Bingley appears as Charles Lloyd the banker, being thus distinguished from his eldest son, Charles Lloyd the poet. His principal residence, "Bingley House, Warwickshire," as it was then called, afterwards Bingley Hall, was pulled down in 1850; it is on its site that the annual cattle-show is held. In 1849 Bingley Hall was used for an Exposition of Arts and Manufactures, and I well remember seeing the Prince Consort on his way to it. The idea of the great Exhibition in Hyde Park in 1851 is believed to have originated in his mind when he was in Bingley Hall.

Perhaps the best way at this date to bring before the reader the domestic merits and intellectual activities of Charles Lloyd the banker is to print an article on him in the *Gentleman's Magazine* in March 1828 and then to enlarge a little upon that document.

"In the pursuit of any object of his attention, he suffered no other to interfere with or distract it, and he possessed the power of turning, after laborious investigations, with surprising freshness to occupations requiring intellectual exertions of a different nature. Few men, perhaps, so rich in resources, had them so much at command. He embraced with promptness, and zealously prosecuted, whatever appeared to his comprehensive mind conducive to the benefit of his species, or the happiness of those connected with him. He was an unwearied and able member of that body of philanthropists, to whose persevering efforts Great Britain is indebted for the removal of that foulest stain upon her annals—the Slave Trade. Nor have his efforts ever slackened to aid the plans proposed for the amelioration of the condition of the Negro population of our dominions in the West Indies and although

he wished for the trial of more moderate measures than those proposed by many of the advocates for emancipation, yet he generally concurred in the principles advocated in Parliament by his nephew, Mr. Buxton (afterwards Sir Thomas Fowell Buxton (1786-1845)), and he always took the lead on public occasions when this subject was brought forward in Birmingham. A lover of peace and an admirer of the constitution of his country, he deprecated, in common with all the friends of humanity, the unwise measures which the ministry of Lord North in 1775 were contemplating for stifling opposition to its will in the North American colonies. When all negotiation seemed fruitless, and the overbearing conduct of the Minister had determined Dr. Franklin to depart; when the horrors of civil war and the disunion of the Empire seemed inevitable, Mr. Lloyd and his brother-in-law, Dr. David Barclay, did not consider affairs so irretrievable as not to warrant another attempt at reconciliation. After much persuasion and entreaty, Dr. Franklin yielded, and he told his friends that, though he considered the attempt hopeless, yet he could not resist the desire he felt, in common with them, to preserve peace. Some minor concessions were made by the Colonies at the suggestions of these gentlemen. Lord North, as is known, was inexorable; and the Envoy returned from the conference, the last which a representative from that country had with an English cabinet, until she sent her plenipotentiary to treat as a Sovereign Republic. . . .

"What minds less energetic would have deemed studies of no trifling nature, were allotted by Charles Lloyd for the occupation of those hours which he considered set apart for relaxation. His acquaintance with ancient and modern history was accurate and extensive, and he read in several European languages their works of note. Few men were better versed in the Holy Scriptures, or more complete masters of their contents. He could repeat from memory several entire Books of the Old Testament and the greatest part of the New, and was well versed in theological learning. But next to the Scriptures, the classics were his favourite study. When past sixty he commenced a translation of Homer, and executed a faithful and agreeable version of the whole of the 'Odyssey,' and great part of the 'Iliad.' He also turned his attention to Horace, translating several of the 'Epistles' into easy verse; 'Virgil' was very familiar to him; his extraordinary memory retained to the close of his life the whole of the

'Georgics' and 'Bucolics.' The agreeable picture of farming so beautifully portrayed in those inimitable descriptions of pastoral life, induced him to take one of his estates into his own hands, and for thirty years he farmed, under his own inspection, nearly two hundred acres. [This was at Olton Green.] One day in the week was at least devoted to this pursuit, and the relaxation which this interesting employment yielded him, contributed, in conjunction with temperance and cheerfulness, to keep a naturally delicate constitution in health and vigour to a late period of his life."

Charles Lloyd's son Charles, the poet, to whom we come later, having many literary men among his friends, they were asked to criticise Mr. Lloyd's translations. Among others Charles Lamb, who had stayed at Bingley in 1798, saw them and wrote his opinions, extracts from which I quote from Mr. Lucas's book, *Charles Lamb and the Lloyds*.¹ Thus of the last book of the *Iliad*, which is all that Charles Lloyd printed, Lamb wrote:—

"I received with great pleasure the mark of your remembrance which you were pleased to send me, the Translation from Homer. You desire my opinion of it. I think it is plainer and more to the purpose than Pope's, though it may want some of his Splendour and some of his Sound. Yet I do not remember in any part of his translation a series of more manly versification than the conference of Priam with Hermes in your translation (Lines 499 to 530), or than that part of the reply of Achilles to Priam, beginning with the fable of the Two Urns (in page 24); or than the Story of Niobe which follows a little after. I do not retain enough of my Greek (to my shame I say it) to venture at an opinion of the correctness of your version. What I seem to miss, and what certainly everybody misses in Pope, is a certain savage-like plainness of speaking in Achilles—a sort of indelicacy—the heroes in Homer are not half civilized, they utter all the cruel, all the selfish, all the *mean thoughts* even of their nature, which it is the fashion of our great men to

¹ Published by Messrs. Smith, Elder & Co., to whom and to Messrs. Macmillan I am indebted for permission to quote from Lamb's letters.

keep in. I cannot, in lack of Greek, point to any one place—but I remember the general feature as I read him at school. But your principles and turn of mind would, I have no doubt, lead you to *civilize* his phrases, and sometimes to *half christen* them."

This is one of the passages which Lamb best liked, the conference of Priam with Hermes :—

"The old man answer'd—'If thou truly art
 Of fierce Achilles' family a part,
 Tell me, oh tell, if noble Hector lies
 Still in the tent, depriv'd of obsequies ;
 Or has Achilles in an evil hour,
 Thrown him to dogs in piece-meal to devour ?'
 The swift-wing'd messenger replied and said,
 'Neither the vultures nor the dogs have made
 A prey of Hector's corpse, which lies yet sound
 Within the tent, neglected on the ground.
 Twelve mornings now are past since he was slain,
 But still the skin its freshness doth retain ;
 The worms, which make of warriors dead a prey,
 From this dead body have been kept away ;
 Our chief, when morning brightens up the skics,
 The noble Hector to his chariot ties,
 And drags him round his dear Patroclus' tomb ;
 But still the dead retains his youthful bloom :
 The blood all washed away, no stains appear,
 The numerous wounds are clos'd, the skin is clear ;
 Thus round thy son, the care of heaven is spread,
 It loved him living, and it guards him dead.'
 These words reviv'd the aged king, who said,
 'Tis right that sacrifice and gifts be paid
 To the immortals, and the pious mind
 Of noble Hector ever was inclin'd
 To honour them, while here he drew his breath :
 And hence have they remember'd him in death.
 Accept for all the kindness thou hast shown,
 This golden cup, and keep it as thine own,
 And if it please thee, with the gods' consent,
 Conduct me safely to Achilles' tent.'"

The letter ends :—

"I wish you Joy of an Amusement which I somehow seem to have done with. Excepting some Things for Children, I

have scarce chimed ten couplets in the last as many years. Be pleased to give my most kind remembrances to Mrs. Lloyd; and please to tell Robert that my Sister is getting well, and I hope will soon be able to take pleasure in his affectionate Epistle. My Love also to Charles, when you write."

In 1809 Mr. Lloyd sent Lamb, in MS., the first two books of the *Odyssey*. His critic writes:—

"I think of the two, I rather prefer the Book of the Iliad which you sent me, for the sound of the verse; but the difference of subject almost involuntarily modifies verse. I find Cowper is a favourite with nobody. His injudicious use of the stately slow Miltonic verse in a subject so very different has given a distaste. Nothing can be more unlike to my fancy than Homer and Milton. Homer is perfect prattle, tho' exquisite prattle, compared to the deep oracular voice of Milton. In Milton you love to stop, and saturate your mind with every great image or sentiment; in Homer you want to go on, to have more of his agreeable narrative. Cowper delays you as much, walking over a Bowling Green, as the other does, travelling over steep Alpine heights, where the labour enters into and makes a part of the pleasure. From what I have seen, I would certainly be glad to hear that you continued your employment quite through the Poem: that is, for an agreeable and honourable recreation to yourself; though I should scarce think that (Pope having got the ground) a translation in Pope's Couplet versification would ever supersede his to the public, however faithfuller or in some respects better. Pitt's Virgil is not much read, I believe, though nearer to the Original than Dryden's. Perhaps it is, that people do not like two Homers or Virgils—there is a sort of confusion in it to an English reader, who has not a centre of reference in the Original: when Tate and Brady's Psalms came out in our Churches, many pious people would not substitute them in the room of David's, as they call'd Sternhold and Hopkins's. But if you write for a relaxation from other sort of occupations I can only congratulate you, Sir, on the noble choice, as it seems to me, which you have made, and express my wonder at the facility which you suddenly have arrived at, if (as I suspect) these are indeed the first specimens of this sort which you have produced. But I cannot help thinking that you betray a more practiced gait

than a late beginner could so soon acquire. Perhaps you have only resumed, what you had formerly laid aside as interrupting more necessary avocations.

"I need not add how happy I shall be to see at any time what you may please to send me. In particular, I should be glad to see that you had taken up Horace, which I think you enter into as much as any man that was not born in his days, and in the *Via Longa* or *Flaminia*, or near the *Forum*."

Mr. Lloyd, taking the hint, next attacked Horace and sent Lamb the result. The reply came from the India House on September 8, 1812 :—

"DEAR SIR,—I return you thanks for your little Book. I am no great Latinist, but you appear to me to have very happily caught the Horatian manner. Some of them I had seen before. What gave me most satisfaction has been the 14th Epistle (its easy and Gentleman-like beginning, particularly), and perhaps next to that, the Epistle to Augustus, which reads well even after Pope's delightful Imitation of it. What I think the least finish'd is the 18th Epistle. It is a metre which never gave me much pleasure.¹ I like your eight syllable verses very much. They suit the Epistolary style quite as well as the ten. I am only sorry not to find the Satires in the same volume. I hope we may expect them. I proceed to find some few oversights, if you will indulge me, or what seem so to me, for I have neglected my Latin (and quite lost my Greek) since I left construing it at School. I will take them as I find them mark'd in order."

Here may be quoted the Epistle which best pleased the critic—the Fourteenth :—

TO MY STEWARD

"Steward of my woods and self-restoring farm,
(Despised by thee) which formerly was warn'd
With five bright fires—a place of some renown,
Which sent five Senators to Varia's town ;

¹ This is the metre :—

" If rightly I know thee, thou wilt not offend,
My Lollius, by flattery, the ears of a friend."

Let us contend, who is the most inclined,
I to pluck up the thorns which choak the mind,
Or thou the thorns which my estate molest ;
And whether Horace or his farm thrive best.
Lamia has lost his brother, and my grief
For him who mourns, despairing of relief,
Detains me here, tho' there my heart and soul
Bear me impatient of undue controul.
I call the country, thou the town-man blest ;
He hates his own, who others' lots likes best :
The place is blamed unjustly, for we find
That change of place can never change the mind ;
At Rome by others hurried here and there,
Thou for the country didst prefer thy prayer ;
My steward now, thy fickle heart resorts
Again to Rome, its bagnios, and its sports ;
While I, consistent with myself, pursue
One steady plan, and this thou know'st is true ;
And when by hateful business forced to move
To Rome, I leave with grief the farm I love :
Our inclinations differ—hence we see
That I and thou must ever disagree ;
For what thou call'st a wild deserted waste,
Exactly suits my own and others' taste.
Who hate what thou applaudest ;—filthy stews
And greasy taverns, suit thy low life views
Of city happiness.—A rural scene,
Where spices grow, not grapes, thou thinkest mean ;
No tavern near which can its wine supply ;
No dancing songsters to allure the eye
And charm the ear ; yet, if thy tale be true,
Thou dost not fail thy business to pursue ;
To plough my fallows overrun with weeds,
And strip the leaves on which my bullock feeds ;
To watch the river when the showers descend,
And currents rippling thro' the fields to tend.
Come now ; I'll tell thee why we disagree ;
Fine clothes and hair perfumed delighted me.
Rapacious Cynara I once could please
Without a fee, with pleasantry and ease ;
In rich Falernian wine I took delight,
And often sat till very late at night ;
Now I eat little and but little drink,
I sleep delighted near the river's brink,
On the soft grass.—I can't recall the past,
But I should blush, did youthful follies last.

Safe in the country, there no envious spy
Views my possessions with a jaundiced eye ;
No biting slander and no secret hate
Approach the confines of my small estate ;
The clods and stones I carry from my ground,
My neighbours see me, and the smile goes round,
To sit with slaves is thy delight and pride,
At a large city table well supplied ;
With them thou wishest thy abode to fix,
And in their meals and merriment to mix ;
While my more active footboy longs to change
Places with thee, and o'er my fields to range ;
The flocks, the garden, and the wood heap'd fire,
Despised by thee, excite his fond desire ;
The lazy ox, the horse's trappings saw
With longing eye—the horse the plough would draw ;
But as in different stations they excel,
Each cheerfully should act his own part well."

The letter concluded :—

"Let me only add that I hope you will continue an employment which must have been so delightful to you. That it may have the power of stealing you occasionally from some sad thoughts is my fervent wish and hope. Pray, Dear Sir, give my kindest remembrances to Mrs. Lloyd, and to Plumstead—I am afraid I can add no more who are likely to remember me. Charles and I sometimes correspond. He is a letter in my debt."

In her *Memories of Old Friends*, Caroline Fox, of Penjerrick, Falmouth (whom I knew very well, as her father's younger brother, Alfred Fox, became my uncle, by marrying my aunt, Sarah Lloyd of "Farm"), writes, on the 23rd of January 1840, that Derwent Coleridge gave them some anecdotes at breakfast of "the mild old (Quaker) banker Lloyd" and his family. In reply to the question why he had never translated the whole *Iliad*, he said, "Why, I have sometimes thought of the work, but I feared the martial spirit." One day he sent his son to reprove a shopkeeper for sending him a bad article. On

his return home he was asked, "Hast thou been to the shop to reprove the dealer?" "Yes, father, I went to the shop, but a maiden was serving, and she was so young and pretty that I could not rebuke her." To this may be added another anecdote. A mother asking one of the banking Lloyds what she should name her son, he said, "Name him *Maher-shalal-hashbaz* [Haste to the spoil: quickly take the prey], and I will give you £100 when he is twenty-one if you come to the bank for it." It is told that she did come to the bank and claimed the fulfilment of the promise, and was paid.

In his private relations Charles Lloyd is revealed to us as a man of gentle manners and warm sympathies, although for the taste of his more rebellious sons he may perhaps have been a little too much inclined to a patriarchal control. A fondness for children—characteristic of the Lloyds—endeared him to the young among his relatives. An illustration of his parental sympathy and of his attitude towards the problems of life is afforded by a letter addressed to his sons Robert, Thomas, and Plumstead, during their school days:—

"I have sent you [he writes] some paper, a spade, pencils, and painting brushes, and a 'Virgil' and 'Selecta,' &c., all which you will, I hope, make a good use of. . . . I observe your request for fishing rods, but I do not wish you to be too frequent in using them, for it is cruel to the poor worms, who are put to great torture. I have not sent any rods, thinking if your Master approves of your fishing now and then that long Osier twigs will do as well as any rods. As you have already plenty of books, I would have you be diligent in reading them, for a few books well chosen and frequently read are much better than a great number ill-chosen. . . . Though you are very young, yet you are old enough to know and consider that life is very uncertain, and the Youth as well as the Old are often summoned to the Silent Grave; but these reflections, my dear boys, have no

occasion to make you sorrowful, for if we do what is right, Death can never come at an unsuitable time."

His son Robert, when twenty-three, wrote a letter which is quoted by Lamb in a letter to Southey. It is dated March 1803. "Robert Lloyd," he says, "has written me a masterly letter containing a character of his father. See how different from Charles he views the old man? (*Literatim*) 'My father smokes, repeats Homer in Greek, and Virgil, and is learning, when from business, with all the vigour of a young man, Italian. He is, really, a wonderful man. He mixes public and private business, the intricacies of disordering life, with his religion and devotion. No one more rationally enjoys the romantic scenes of Nature, and the chit-chat and little vagaries of his children; and, though surrounded with an ocean of affairs, the very neatness of his most obscure cupboard in the house passes not unnoticed. I never knew any one view with such clearness, nor so well satisfied with things as they are, and make much allowance for things which must appear Syriac to him.' By the last [says Lamb] he means the 'Lloydisms' of the younger branches."

The following notice of Charles Lloyd's death appeared in *Aris's Gazette* of January 21, 1828:—

"On Wednesday last, in the 80th year of his age, Charles Lloyd, Esq., Banker of this town, a member of the Society of Friends. His long and active life was marked by great intelligence in business, unaffected piety, and zealous exertions to promote the welfare of his fellow creatures. How often has his simple but impressive eloquence been heard amongst us, pleading the cause of the oppressed African, advocating the diffusion of the Holy Scriptures, and promoting the education of the people! For the prosperity of the General Hospital he always manifested deep interest, and aided it by his personal exertions. As Treasurer, he

kept the accounts with his own hand during a period of thirty years. In public subscriptions he set a generous example, and in private charity he was most bountiful and kind. Cheerfulness and piety were mingled in his character with a simplicity truly patriarchal. Strict and conscientious in his own conduct, he manifested a Christian and benevolent spirit in regard to others; and whilst he endeavoured to act up to the principles of the Society in which he was educated, he felt unbounded love and charity, and prayed for the prosperity of all denominations of Christians. To a very numerous family he was ever a most affectionate father, counsellor and friend,—setting them the example of a religious life and conversation; and reaping, during seasons of great trial and affliction, the divine consolations of his Lord and Master. Hopeful unto the end, he showed his mournful friends with what peace a Christian can die!"

A beautiful marble bust of Charles Lloyd was placed in the General Hospital as a memorial of his services to that Institution. It bears this inscription :—

CAROLUS LLOYD
 SENEX PROBITATE PRUDENTIÂ
 BENIGNITATE VENERABILIS
 MIGRAVIT EX HÂC VITÂ
 ADMDCCCXXVII
 ANNOS LXXIX NATUS

To the end of his life Charles Lloyd was in the habit of regularly attending the meetings of Friends. His voice was not infrequently heard in brief and pointed exhortation, and for many years before his death he was one of the recorded ministers of the Society. A volume of his addresses, as they were taken down by one of his interested relatives, is preserved in manuscript by a member of his family. He assisted in the formation of the Bible Society, and with his nephew

Samuel (grandfather of the writer), also assisted in founding in Birmingham the Society's first provincial auxiliary.

Mr. Lloyd, although a strict Friend, was yet sufficiently broad-minded and imaginative to allow his son Charles to become a pupil of Coleridge. This was in 1791, after Coleridge had visited Birmingham to obtain subscriptions to the *Watchman*.

The celebrated Elizabeth Fry was one of the many visitors at Charles Lloyd's house, and felt herself sufficiently related to call him cousin. She greatly valued his friendship, and found, like his other congenial acquaintances, that his high culture and ardent piety formed a combination which made converse with him a pleasure to the mind and a feast to the heart. Twelve years after his death she was a guest again at Bingley House, and during this visit she came to "Farm" and I saw her several times.

Mary Farmer, his wife, proved herself a partner worthy of such a husband, and won love and veneration from those of her children whom she had the most reason to chide. "The kindest and tenderest mother," wrote her eldest son Charles, after her death. "She was humble," he added, "even to profound self-abasedness: disinterested, even to nobility of soul: and self-denying, and devout, to a degree which those who give the preference to the active over the passive virtues would call ascetic and mystical: but with all this rigidity and austerity, as respected herself, she was of all human beings (and in many striking instances she evinced this), the most disposed to extenuate the failings of the inconsistent, to check the despair of the culpable, and to wipe the tear of shame and penitence from the cheek of the

victim to 'the sin which most easily besetteth him.' This, as many can testify, is not panegyric, but plain and unvarnished truth."

Mrs. Lloyd shared with her husband and her sons Charles and Robert the privilege of the friendship of Charles Lamb. Writing to Robert from London on March 1, 1800, she says: "If C. Lamb pays his respects I wish it might be some morning at breakfast. . . . I hardly think we shall have one vacant day." She had taken her second daughter, Olivia, to London with her. Lamb writes a fortnight later to Thomas Manning: "Tell Charles I have seen his Mamma, and have almost fallen in love with *her*, since I mayn't with Olivia. She is so fine and graceful, a complete matron-lady-quaker. She has given me two little books. Olivia grows a charming girl—full of feeling, and thinner than she was; but I have not time to fall in love."¹

Mrs. Charles Lloyd died on December 9, 1821, her husband surviving her seven years.

Before leaving the Bingley House banker, I might recall the interesting fact that Richard T. Cadbury, father of John Cadbury, the founder of the great Bournville business, when he came to Birmingham from Exeter in 1794, dined, on the first Sunday after his arrival, with Charles Lloyd at Edgbaston Street (it was just before the move to Bingley), and on the second Sunday with Sampson Lloyd. He was then twenty-six: he lived to be ninety-two. It was a good day for Birmingham when Richard Cadbury settled there, and I am glad to think that he was so warmly welcomed by Charles and Sampson Lloyd.

¹ She married Paul Moon James, of Wake Green, a banker in Birmingham, a Justice of the Peace for Worcestershire and in 1834 High Bailiff of Birmingham. Mr. James died on July 13, 1854, and his wife in the following December, in her seventy-second year.

CHAPTER XIV

CHARLES LLOYD THE POET

An unwilling banker—Advice to a young brother—S. T. Coleridge appears in Birmingham—Philosopher and neophyte—Bristol and Nether Stowey—First mental illness—Charles Lloyd visits Charles Lamb—A falling out of friends—Thomas Manning—Lloyd marries—At Old Brathay—De Quincey's testimony—Shelley—Troublous years—London and Macready—Lloyd as a poet—Lloyd's children—“Lile Owey”—Hartley Coleridge's poem

CHARLES, the eldest son of Charles Lloyd of Bingley, born in 1775, became known as Charles Lloyd the poet. He was, to quote Mr. Lucas's truthful summing up of his character in his book, *Charles Lamb and the Lloyds*, “a contemplative, self-conscious, sensitive youth, afflicted with nervous weakness. He had much of the Lake Poets' delight in scenery; he was a profoundly interested inquirer into ethical questions; he would examine an emotion with almost more assiduity than his master Rousseau himself; and quite early he ceased to subscribe to the teaching of Friends.” Quaker families, even in those days, now and then produced such exotics.

The worthy banker, who was as earnest in his business as he was enthusiastic in his studies, cherished the hope that his eldest son, the bearer of his name, would succeed him in the management of the bank. Charles was accordingly placed in the bank on leaving school early in the seventeen nineties, where he seems for a time conscientiously to have endeavoured to gratify his father's wish;

but daily office-work was intolerable drudgery, and in 1794 his health gave way. His enforced leisure appears to have been accompanied with reflections which convinced him that whatever success might await him it did not lie in the realm of business. To this conclusion his father, with a grief which was often expressed, seems at last to have agreed. On his recovery, the youth therefore went to Edinburgh with some idea of studying medicine. But in 1795 he was living with Wordsworth's friend, Thomas Wilkinson (Wordsworth's "Wilkinson of the spade"), at Yanwath. There he produced his first volume of poems. Wilkinson wrote of him, "He has a poetical turn, and writes most beautiful verse."

The serious side of his character in early life, as well as a lack of humour, is seen in his letters to his brother Robert, three years his junior. He writes in 1794, when he was but nineteen : "Do not give way to useless speculation. I advise you particularly to read Rousseau's *Emilius*, in French if you can. . . . Do not attend to the intricacies of sectarian peculiarities; be a good man, retain a pure heart, but oh! avoid alike the Quaker and the Libertine, the Methodist and the Atheist." Robert at that time was an apprentice to a draper at Saffron Walden.

The turning-point in the literary life of the young poet seems to have been the visit of Samuel Taylor Coleridge to Birmingham in 1796, full of enthusiasm and eloquence. When Coleridge came again, a few months later, the youth passed completely under his influence. "He desired," as Mr. Lucas tells us, "with all his soul to live the exalted existence of a philosopher and poet; and already having written a number of sonnets of a meditative and melancholy cast, forswore the

paternal creed, and passed through a stage of acute Rousseauism ; he was perhaps entitled to his dream. And to Coleridge, who was but two years his senior, the young Birmingham visionary looked to help him to the fulfilment of his dream."

Coleridge was equally in love with his new-found disciple, and a proposal from Charles to live with him as his pupil and friend proved to be as agreeable as it was flattering. Mr. Lloyd was willing, and the experiment began. Coleridge responded to his young admirer's advances in a poem describing the delights of their projected companionship—

"Ah ! dearest youth ! it were a lot divine
To cheat our noons in moralising mood,
While west-winds fann'd our temples toil-bedew'd."

And Lloyd, in a poem which appears to have been written at the same period, and which was afterwards published in the joint volume by himself, Coleridge, and Lamb (1797), exclaimed—

"My Coleridge ! take the wanderer to thy breast."

While staying with the Lloyds in September 1796 Coleridge received the announcement that on September 19 a son, afterwards famous as Hartley Coleridge, had been born to him. He hastened home. Charles Lloyd accompanied him, and became for a time a member of the family, first at Bristol and then at Nether Stowey.

Coleridge's gifted daughter, Sara, wrote afterwards : " My mother has often told me how amiable Mr. Lloyd was as a youth ; how kind to her little Hartley ; how well content with cottage accommodation ; how painfully sensitive in all that related to the affections."

The intimacy between the two young poets ripened fast. On September 24 Coleridge wrote to his friend Thomas Poole: "Charles Lloyd wins upon me hourly; his heart is uncommonly pure, his affections delicate, and his benevolence enlivened but not sicklied by sensibility. He is assuredly a man of great genius; but it must be *tête-à-tête* to one whom he loves and esteems that his colloquial powers open." With this letter Coleridge enclosed two sonnets written at Birmingham by Lloyd, who in them credited his new mentor with having convinced him of the truth of Christianity, "for he had been, if not a deist, yet quite a sceptic."

The elder Lloyd seems to have had no misgivings as to the influence of Coleridge upon his son. In announcing to Robert Charles's departure, he writes of Coleridge as "a very sensible religious man and an extraordinary poet, who was educated for a clergyman, but for conscience' sake declined that office. Thou mayst," he adds, "order Coleridge's poems of the bookseller at S. Walden."

Coleridge meanwhile, in a letter to Mr. Lloyd, dated October 15, 1796, wrote: "Your son and I are happy in our connection—our opinions and feelings are as nearly alike as we can expect: and I rely upon the goodness of the All-good that we shall proceed to make each other better and wiser. Charles Lloyd is greatly averse from the common run of society—and so am I—but in a city I could scarcely avoid it. And this, too, has aided my decision in favour of my rustic scheme. We shall reside near a very dear friend of mine, a man versed from childhood in the toils of the garden and the field, and from whom I shall receive every addition to my comfort which an earthly friend and adviser can give."

The "Cottage with half a dozen acres of land, in an enchanting situation near Bridgewater," was at Nether Stowey, and the friend was Thomas Poole.¹ The elder Lloyd fell in with Coleridge's plans; the arrangement being that Charles was to pay £80 a year for board, lodgings, and instruction.

It is probable that there was little of systematic study at Nether Stowey. But Charles gained all he wished for—and perhaps more—in the companionship of a kindred mind and the stimulus of a gifted fellow-worker in the field of poetry. While at Bristol he produced a folio volume in memory of his grandmother, *Poems on the Death of Priscilla Farmer*, to which Coleridge wrote the introductory sonnet, and Coleridge's old schoolfellow and present correspondent, Charles Lamb, then at the India House, contributed "The Grandam."

A tendency to melancholy foreshadowing the affliction which clouded Charles Lloyd's later years, and settled upon him permanently towards the close of his life, seems to have engaged the solicitude of his friend. Coleridge addressed to Lloyd about this time a poem adjuring him to cease self-pity, and to seek escape from it in sympathy with those who had cause to mourn.

"Know (and the truth shall kindle thy young mind)
What Nature makes thee mourn, she bids thee heal."

His fears were justified by an illness of which he writes to the father, under date November 14, 1796. Charles's health, he states, is so "unsatisfying" as to shut out anything but amusement. "I chose Dr. Beddoes," he explains, "because he is a philosopher, and the knowledge of mind is essentially

¹ At the moment that I write a project to purchase this cottage for the nation is before the public.

requisite in order to the well-treating of your son's distemper."

This was the beginning of a series of illnesses which were to cloud Charles Lloyd's life till the end, and reduce to a great extent his undoubted mental gifts to powerlessness.

"It is not surprising," says Mr. Lucas, "with Charles Lloyd in such a state and his own movements so impeded by domestic responsibilities and want of money, that Coleridge should wish to free himself from his undertaking with regard to his disciple." He therefore wrote to Charles Lloyd, senior, on December 4, 1796, suggesting a new arrangement, under which the younger Lloyd was to occupy a room in the cottage "as a Lodger and a Friend." "He had mentioned," he states, "to Charles, the circumstances which rendered his literary engagement impracticable." "I never dreamt," he adds, "that he would have desired to continue with me: and when at length he did manifest such a desire, I dissuaded him from it. But his feelings became vehement, and it would have been as little prudent as humane in me to have given an absolute refusal. Will you permit me, Sir! to write of Charles with freedom? I do not think he ever will endure, whatever might be the consequences, to practise as a physician, or to undertake any commercial employment."

Agriculture, the poet concludes, might prove congenial to his young friend. "I think you could wish nothing better for him than to see him married, and settled *near you* as a farmer. I love him, and do not think he will be well or happy till he is married and settled."

Charles Lloyd's desire to remain with the Coleridges was granted. He spent Christmas at home, and early in 1796 joined his friends, who had

in the meantime removed from Bristol to Nether Stowey.

So far, Lloyd had known Lamb only through Coleridge. In January 1797 he visited Lamb in London. That the impression he made upon "the gentle Elia" was favourable is proved by Lamb's letters to Coleridge, in which he welcomed the young man into the literary companionship which was to be signalised by the publication of a joint volume of poems. To this volume Lamb contributed some verses, "To Charles Lloyd, an unexpected visitor." One or two extracts will serve better than anything else to show how instantly Lamb was captivated.

"Alone, obscure, without a friend,
A cheerless, solitary thing,
Why seeks my Lloyd the stranger out?
What offering can the stranger bring?

For this gleam of random joy
Hath flush'd my unaccustomed cheek;
And, with an o'er-charged bursting heart,
I feel the thanks I cannot speak.

Long, long, within my aching heart
The grateful sense shall cherished be;
I'll think less meanly of myself,
That Lloyd will sometimes think on me."

"Lamb," says Mr. Lucas, "was much in the shadow of the tragedy of the year before, and needed a mind as serious and sympathetic as Charles Lloyd's to sympathise with him:¹ and their nearness in age—only two days separated them: both would be two-and-twenty in the following month—was an additional bond. Lloyd's spiritual life, in spite of his youth, had been fully

¹ It was in 1796 that his sister, in a fit of insanity, had taken her mother's life.

lived, and though he lacked nimbleness, flexibility, fun, he was possessed of rare intellectual gifts, which at that time were more to Lamb's taste than humorous quickness. It is probable that the two friends spoke more of conduct than of literature."

Charles Lloyd wrote some time afterwards to his brother Robert: "I left Charles Lamb very warmly interested in his favour, and have kept up a regular correspondence with him ever since; he is a most interesting young man." The correspondence with Lamb unfortunately has not been preserved. Lloyd is believed to have preserved all the letters, but after his death they were burned by his son Grosvenor. Only three or four remain, and these are not of the best.

In 1797, shortly after the publication of the volume of poems by the three friends, Lloyd left Coleridge and returned to Birmingham. His health had again failed and unsettlement had grown upon him. "You will pray with me," wrote Lamb, "for his recovery, for, surely, Coleridge, an exquisiteness of feeling like this must border on derangement."

In September 1797, in a poem by Lamb on the anniversary of his mother's death, which was sent to Coleridge, there are references to his friendship for Lloyd, and to the latter's affliction:—

"I thought on Lloyd—
All he had been to me . . .
I pray not for myself. I pray for him
Whose soul is sore perplexed. Shine Thou on him,
Father of lights! and in the difficult paths
Make plain his way before him."

Referring to a coldness that had arisen between Lloyd and Coleridge, Lamb writes: "You use Lloyd very ill, never writing to him. I tell you

again that his is not a mind with which you should play tricks. He deserves more tenderness from you." This coldness in part arose from Lloyd, in his novel, *Edmund Oliver*, having made use of experiences and incidents in Coleridge's life when he was a private soldier. But there is no doubt also that with too much trust in other people's discretion, he had unwisely let his tongue play around the home-life at Nether Stowey and certain weaknesses of S. T. C.—so much to Coleridge's disapproval that what had begun as a coldness soon developed into a real quarrel and breach. For a while Lamb's sympathy was with Charles Lloyd, but he came to see that new friendships must not injure old ones, and he and Coleridge were reconciled. The story may be read at some length in *Charles Lamb and the Lloyds*. I prefer to say no more of it here.

In 1799 Charles Lloyd unwittingly performed a signal service to literature. He had settled at Cambridge, whither Lamb came to see him, and while his guest there was introduced to Thomas Manning, Lloyd's mathematical tutor. To Thomas Manning Lamb indited some of his best letters; and he it was who furnished the Chinese story which suggested to Lamb his *Dissertation on Roast Pig*. Robert Lloyd, Charles's brother, also became a friend and correspondent of Manning.

It was during his residence at Cambridge that Charles Lloyd married. He had long found it impossible to remain insensible to the charms of Sophia, daughter of Samuel Pemberton of Birmingham. But alas! she happened to be outside the very select few his parents would have chosen for him. His mind was strangely uncertain even here, for having once gone so far as to make her an offer in a letter, thinking it premature he hired a

post-chaise, overtook the mail, and got it back again. Not only had he difficulties with his own parents to overcome, but, according to De Quincey, Miss Pemberton's parents discouraged the young man's attentions. He had at one time even devised a plan for carrying her off by force, with the assistance of no less reputable a person than Robert Southey; but this very poetical enterprise fell through. Parental obstacles being overcome, the marriage took place on February 12, 1799, and, through Robert, Lamb sent to Charles his "warmest wishes for his and Sophia's happiness."

Lloyd continued to write poetry when his health allowed. He contributed, in 1799, to the *Annual Anthology*, edited by Southey for the publisher Cottle (with whom Lamb, Lloyd, and Coleridge had already been associated), four poems, one of them *Lines to a Brother and Sister* (Robert and Olivia).

In the summer of 1802 he went to live at Old Brathay. Coleridge, too, had taken up his residence in the Lake District, and though he had declared that he would not call upon Lloyd, the association was patched up for a time, through the influence, it is believed, of Dorothy Wordsworth. Amongst others, Sir Walter Scott was one of Lloyd's friends,¹ and with the poet Wordsworth he became very intimate. The intercourse with Lamb also seems to have been more or less renewed. Robert Lloyd writes of him in March 1803: "Charles has become steady as a Church, and as straightforward as a Roman road. It would distract him to mention anything that was not as plain as sense; he seems to have run the whole scenery of life, and now rests at the formal precision of non-existence."

¹ The acquaintance probably commenced during his stay in Edinburgh in 1794.

The records of the life at Old Brathay are meagre. When he was well he was a happy man; but under his afflictions he was in the depths of despair. Dr. Garnett, writing in the *Dictionary of National Biography*, says that his fits of gloom bore a curious likeness to those which depressed Cowper. But during his less troubled periods Lloyd's condition had little resemblance to those of the recluse of Olney. His house was noisy with children, to whom he was a loving and solicitous parent; his wife was ever at his side; members of his family continually paid him visits, and in the neighbourhood he had many friends. His tastes were simple, walking, with long pauses for the contemplation of scenery, gardening, reading, and conversation at high pressure—these were his favourite beguilements. According to De Quincey, Lloyd's house was at one time a centre of gaiety. Many dinner-parties were given, at which he was an admirable host, and there were even dances, in which, though he took no part, he found much pleasure.

The Old Brathay cottage numbered among its visitors, in addition to the Wordsworths, the Southeys, "Christopher North" (Professor John Wilson), Jane Penny (afterwards his wife), Dr. Watson (Bishop of Llandaff), Miss Watson, his daughter (with whom Charles Lloyd corresponded in French), and De Quincey. By the last named Charles Lloyd is thus described:—

"Lloyd could not, in candour, be considered a common man. Common! He was a man never to be forgotten. He had in conversation the most extraordinary powers of analysis of a certain kind applied to the philosophy of manners, and the most delicate nuances of social life, and his translation of Alfieri, together with his own poems, show him to have been an accomplished scholar. He was tall and somewhat clumsy

—not intellectual so much as benign and conciliatory in his expression of face. His features were not striking, but they expressed great goodness of heart; and latterly wore a deprecatory expression that was peculiarly touching to those who knew its cause. . . . It was really a delightful luxury to hear him giving free scope to his powers for investigating subtle combinations of character; for distinguishing all the shades and affinities of some presiding qualities, disentangling their intricacies, and balancing, antithetically, one combination of qualities against another."

For Mrs. Lloyd De Quincey had a great admiration and respect. He declared her to be "unsurpassed as wife and mother"; and her appearance, he said, "reminded him of Mrs. Jordan, the actress."

"Lloyd appreciated Pope," wrote Hartley Coleridge, "as rightly as any man I ever knew, which I ascribe partly to his intelligent enjoyment of French writers, tempered as it was with reverent admiration of the greater English." Charles Lloyd's wife, he added, "was one of the best of women."

Shelley was among those upon whom Lloyd's subtle mind exercised a strong fascination. Referring to Lloyd's copy of Berkeley's works, which he borrowed through Southey, while on a visit to the Lake District, he wrote in 1819, to Leigh Hunt: "I remember observing some pencil notes in it, probably written by Lloyd, which I thought particularly acute. One especially struck me as being the assertion of a doctrine of which even then I had long been persuaded. . . . 'Mind cannot create; it can only perceive.'"

In the spring of 1818, Lloyd, leaving his wife and children for a time in the north, paid a visit to London, when the gloom which had settled upon his spirit began to break. Macready, in his *Reminiscences*, tells of the receipt of an unsigned

letter of gratitude and a sonnet of appreciation. The sonnet a year or two later came to him again in a presentation volume of poetry, and Macready then knew that the author was Charles Lloyd. The unsigned letter told Macready that his performance as Rob Roy, in the play of *Rob Roy M'Gregor*, had caused the writer the first gush of tears that had come to him for years, with which restoration of sensibility came a renewal of mental health and activity.

His London life at this period brought him the acquaintance of, among others, Hazlitt, Leigh Hunt, Procter ("Barry Cornwall"), Godwin and his wife (Mary Wollstonecraft), Joanna Baillie, Mrs. Barbauld, and Miss Aikin. The first public indication of his renewed literary activity was the issue of *Nugae Canorae*, in which were included some of his earlier poems and some new ones. It was dedicated to his wife. It was not remarkable, yet was well reviewed, notably by "Christopher North" in *Blackwood*. Coleridge's copy, with his very characteristic pencillings in the margin, is in the British Museum.

Nothing that Charles Lloyd wrote, it may be said here, has passed into the language, and his poems are rarely seen now, either in their own volumes or in anthologies; but his intellect was a very curious one, and his work was always marked by sincerity. His metaphysical tendency led Lamb to make the amusing but not unilluminating comment that his poetry could not be read "standing on one leg." Dr. Garnett's criticism in the *Dictionary of National Biography* may be quoted:—

"Lloyd cannot be ranked among good poets, but his writings are the reflection of an interesting personality. De Quincey compares him with Rousseau, whom he certainly resembles in sentimental pensiveness and intense love of nature.

As a descriptive poet he has considerable merit, and exhibits that gift of minute observation so frequently found combined with powers of mental analysis. His poetry, however, is mainly subjective, and monotonous from the writer's continual self-absorption. His versification is frequently worse than inharmonious, and his diction so prosaic as to evince that his power of expression bore no proportion to his power of thought. His best poem is *Desultory Thoughts in London*, which contains, with other good passages, a beautiful description of his home in Westmoreland, and deeply felt though poorly composed eulogies on Lamb and Coleridge. His abilities as a thinker were highly estimated by those who knew him intimately. 'It was really a delightful luxury,' declares De Quincey, 'to hear him giving free scope to his powers for investigating subtle combinations of character.' 'His mind,' says Talfourd, 'was chiefly remarkable for a fine power of analysis. In this power of discriminating and distinguishing, carried almost to a pitch of painfulness, Lloyd has scarcely been equalled.'

In 1822 Lloyd's literary career had reached its climax. In that year he published *The Duke of Ormond, a Tragedy*, and *Isabella, a Tale*, with the poem, *Desultory Thoughts in London*. In 1823 the shadow of his affliction returned, never again to depart. He took up his abode in France, and on January 16, 1839, a month before his sixty-fourth birthday, he passed away. The wife who had tenderly watched him did not long survive him. She died at Versailles, August 7, 1839, at the age of fifty-three.

Of her nine children, eight survived her. One of the sons became the Rev. Owen Lloyd, Vicar of Langdale. Edward, another of the sons, wrote a pamphlet addressed to Sir G. C. Lewis, M.P., and was manager of the National Provincial Bank in Birmingham with Henry Rotton. He was then promoted to the N.B. Bank, Liverpool, and afterwards founded the stockbroking business in Cophall Court which was successfully carried

on by the late Charles Arthur Lloyd. From the daughter Agatha was descended, among others, Mr. Stephen Phillips, who has achieved fame as the author of *Christ in Hades* and *Marpessa*, and who, by virtue of his *Herod*, *Paolo and Francesa*, and *Nero*, is now recognised as the leading English poetical dramatist.

Let me end this chapter with a few words about Owen Lloyd, Charles Lloyd's son, who entered the Church, became incumbent of Langdale, in the Lake Country, and was there the darling of his parishioners, who knew him affectionately as "Lile Owey" — Little Owen. Owen Lloyd brought happiness to others, but after his boyhood knew little himself, having inherited too much of his father's temperament. Early in life he had suffered a love disappointment, from which he never rightly recovered. Wordsworth, who was his firm friend throughout, addressed to him, in 1826, the remonstrance beginning, "Ere with cold beads of midnight dew," ending with the rally, "A Briton, even in love, should be a subject, not a slave." But it was in vain : Owen Lloyd began to display a grievous tendency to religious melancholia. By Wordsworth's advice he moved from Langdale to more exacting pastoral work at Whitwick, in order to divert his mind. In a while the experiment was successful, and then Owen Lloyd gave way. He died in 1841, and was carried to Langdale to be buried in the churchyard there.

Charles Lloyd and Coleridge being doomed to misunderstanding, it is the more pleasant to think upon the trusting friendship which these two gentle and melancholy sons, Owen Lloyd and Hartley Coleridge, enjoyed from boyhood onwards. Both Wordsworth and Hartley wrote poems on Lile Owey's death. Hartley wrote also this touching

“ Schoolfellow’s Tribute,” which was circulated in leaflet form among Lile Owey’s friends and is prized in Lake Country cottages to this day :—

I

“ I was a comrade of his childish days,
And then he was to me a little boy,
My junior much, a child of winning ways—
His every moment was a throb of joy.

Fine wit he had—and knew not it was wit,
And native thoughts before he dreamed of thinking ;
Odd sayings too for each occasion fit,
To oldest sights the newest fancies linking.

And his the hunter’s bounding strength of spirit,
The fisher’s patient craft and quick delight
To watch his line—to see a small fish near it—
A nibble—ah ! what extacy ! a bite.

Years glided on, a week was then a year—
Fools only say that happy hours are short ;
Time lingers long on moments that are dear,
Long is the summer holiday of sport.

But then, our days were each a perfect round—
Our farthest bourne of hope and fear—To-day.
Each morn—To-night appeared the utmost bound,
And let the morrow—be whate’er it may.

But on the morrow he is in the cliff—
He hangs midway the falcon’s nest to plunder :
Behold him sticking like an ivy leaf
To the tall rock—he cares not what is under.

II

I traced with him the narrow winding path
Which he pursued, when upland was his way ;
And then I wondered—what stern hand of wrath
Had smitten him that wont to be so gay.

Then would he tell me of a woful weight—
A weight laid on him by a Bishop's hand,—
That late and early, early still and late,
He could not bear, and yet could not withstand.

Of holy thoughts he spoke, and purpose high
Dead in his heart, and yet like spectres stirring;
Of Hope that could not either live or die,
And Faith confused with self-abhorred demurring.

How beautiful the feet that from afar
Bring happy tidings of eternal good;
Then kiss the feet that so bewildered are—
They cannot farther go, where fain they would.

III

I saw his coffin—'twas enough. I saw
That he was gone—that his deep wound was healed.
No more he struggles betwixt faith and law,
The fulness of his bliss is now revealed.

He rests in peace; in Langdale's peaceful vale
He sleeps secure beneath the grassy sod.
Ah no, he doth not—he hath heard 'All hail,
Thou faithful servant,' from the throne of God."

CHAPTER XV

ROBERT LLOYD AND CHARLES LAMB

Charles Lamb's letter of advice—Duty to parents—A mother's letter—A runaway—Charles Lloyd of Bingley in London—Lamb on marriage—Robert Lloyd marries—A determined bachelor—Robert Lloyd in London—Literary society—A glimpse of Charles and Mary Lamb at home—Robert Lloyd's death—Lamb's memoir of him

ROBERT, the third son of Charles Lloyd the banker, though he did not share his brother's literary power, affords an interesting study. His comparatively early death cut short an intellectual expansion that was proceeding apace under the fostering influences of Charles Lamb and other eminent men in the literary circle to which his brother Charles had introduced him. It is through Lamb's letters that we get the most picturesque glimpses of Robert's character. Robert would not have lived in vain if he had done nothing more than give occasion for these letters. Lamb adds to his claims upon us by the patience and insight shown in his dealings with the wayward youth, helping him to a better knowledge of his own capabilities, and of the moral and intellectual worth of the father, towards whom at one time he seemed disposed to play the rebel.

Robert Lloyd appears to have met Lamb in London late in 1796. At that time the young man was serving his apprenticeship at Saffron Walden. Lamb writes to Robert early in 1798, claiming him as one of his very dearest friends. In a later letter Lamb deals exclusively with Robert's affairs and state of mind; and it is so quaint an illustration of

Lamb's methods as a mentor, that it may be well to give it in full. It throws a light, too, on the perplexities caused to the worthy banker by the drifting away of some of his family from the religious doctrine which he and his ancestors had done so much to adorn.

"MY DEAR ROBERT,—I acknowledge that I have been sadly remiss of late. If I descend to any excuse (and all excuses that come short of a direct denial of a charge are poor creatures at best), it must be taken from my state of mind for some time past, which has been stupid rather, and unfilled with any object, than occupied, as you may imagine, with any favourite idea to the exclusion of friend Robert. You, who are subject to all the varieties of the mind, will give me credit in this.

"I am sadly sorry that you are relapsing into your old complaining strain. I wish I could adapt my consolations to your disease, but, alas! I have none to offer which your own mind, and the suggestions of books, cannot better supply. Are you the first whose situation hath not been exactly squar'd to his ideas? or rather, will you find me that man who does not complain of the one thing wanting? That thing obtained, another wish will start up. While this eternal craving of the mind keeps up its eternal hunger, no feast that my palate knows of will satisfy that hunger till we come to drink the new wine (whatever it be) in the Kingdom of the Father. See what trifles disquiet us.—You are unhappy because your parents expect you to attend meetings. I don't know much of Quakers' meetings, but I believe I may moderately reckon them to take up the space of six hours in the week. Six hours to please your parents—and that time not absolutely lost. Your mind remains; you may think, and plan, remember, and foresee, and do all human acts of mind sitting as well as walking. You are quiet at meeting: one likes to be so sometimes; you may advantageously crowd your day's devotions into that space. Nothing you see or hear there can be unfavourable to it—you are for that time at least exempt from the counting-house, and your parents cannot chide you there; surely at so small an expense you cannot grudge to observe the Fifth Commandment. I decidedly consider your refusal as a breach of that God-descended

precept—Honour and observe thy parents in all lawful things. Silent worship cannot be unlawful; there is no idolatry, no invocation of saints, no bowing before the consecrated wafer in all this, nothing which a wise man would refuse, or a good man fear to do. What is it? Sitting a few hours in a week with certain good people who call that worship. You subscribe to no articles—if your mind wanders, it is no crime in you who do not give credit to these infusions of the spirit. They sit in a temple, you sit as in a room adjoining, only do not disturb their pious work with gabbling, nor your own necessary peace with heart-burnings at your not ill-meaning parents, nor a silly contempt of the work which is going on before you. I know that if my parents were to live again, I would do more things to please them than merely sitting still six hours in a week. Perhaps I enlarge too much on this affair, but indeed your objection seems to me ridiculous, and involving in it a principle of frivolous and vexatious resistance.

"You have often borne with my freedoms, bear with me once more in this. If I did not love you, I should not trouble myself whether you went to meeting or not—whether you conform'd or not [to] the will of your father."

This good seed sown by Lamb and afterwards watered by many conversations with his friend Manning sprang up under the sunny influences which both the friends brought to bear. Some years later, near the close of Robert's life, he thus writes to his friend Manning :—

"I feel more attached to my family, and I fully intend going to the Quakers' Meetings again. Not that my father has spoken to me of it, for he behaves in the most noble manner to me, but I can no longer withstand his affectionate solicitude without showing some free gift, something which will give him great pleasure and which is his right—my sitting two hours on a Sunday under the same roof in silence."

But to return to the time of Robert's revolt against the discipline and tenets of the Friends, a state of mind which was indeed sorely troubling his parents. His mother, in August of the same

year, wrote to him as follows : " Permit me to drop one hint more, and then I hope this sermon will be ended. I was grieved to hear of thy appearing in those *fantastical* trousers in London. I am clear such eccentricities of dress would only make thee laughed at by the World, whilst thy sincere friends would be *deeply hurt*. Canst thou love thy father and yet do things that sink him as well as thyself in the opinion of our best Friends ? Thou art, my dear son, form'd to make an amiable figure in Society, but for once trust to the judgment of thy mother, neither thy person nor mind are form'd for eccentricities of dress or conduct." The father, too, remonstrated, thus : " Thou wilt please me by observing simplicity in thy dress and manner. Do not let the customs of the world influence thee."

The mother never lost the love of the children who were so grieving her. Nor did her grief exhibit itself in harshness. In time, it would appear, she ceased to vex herself about non-essentials in her children's behaviour ; though her sorrow at their graver departures from Quaker belief and strictness of conduct must have remained.

Robert, having run away from Saffron Walden, had taken shelter with Lamb, who writes : " What the issue of his adventure will be, I know not. He hath the sweetness of an angel in his heart, combined with admirable firmness of purpose ; and uncultivated, but very original, and I think superior, genius." Robert is next heard of at Worcester, staying with his uncle, Nehemiah Lloyd.

Returning to Birmingham, Robert Lloyd met Thomas Manning, the mathematical tutor to Charles already mentioned, and between them a warm and enduring friendship ensued. Manning was then about twenty-seven and Robert twenty-one. After

an introduction to Coleridge, Manning writes: "I was introduced to Coleridge, which was a great gratification to me. I think him a man of very splendid abilities and animated feelings. But let me whisper a word in your ear, Robert—twenty Coleridges could not supply your loss to me, if you were to forsake me. So if any *friendly interposer* should come and tell you I am not what I seem, and warn you against my friendship, beware of listening to him. . . ."

The correspondence with Lamb continued, and the interchange of letters between Lamb and Charles Lloyd, senior, proves that Robert's escapade had brought no blame to his friend. It was in December 1797 that the banker met Charles Lamb in London, and invited him to breakfast and dinner at David Barclay's house. In a letter to "dear Rob" Lamb describes the dinner and what followed:—

"Your father was in one of his best humours (I have seldom seen him in one not good), and after dinner, while we were sitting comfortably before the parlour fire, after our wine, he beckoned me suddenly out of the room. I, expecting some secrets, followed him, but it was only to go and sit with him in the old forsaken counting-house, which he declared to be the pleasantest spot in the house to him, and told me how much business used to be done there in former days. Your father whimsically mixes the good man and the man of business in his manners, but he is not less a good man for being a man of business. He has conceived great hope of thy one day uniting both characters, and I joyfully expect the same. I hope to see Priscilla, for the first time, some day at the end of this week."

Priscilla Lloyd, who had joined her father in London, was the sister who afterwards married Christopher Wordsworth. The counting-house was David Barclay's, where Charles Lloyd, senior, had served his apprenticeship in banking.

Robert at that time was contemplating marriage. In a letter dated March 13, 1804, Lamb wrote to him :—

“I hear that you are about to be married. Joy to you and uninterrupted satisfaction in that state; but who is the lady? It is the character of your letters that you omit facts, dates, names, and matter, and describe nothing but feelings, in which, as I cannot always partake, as being more intense in degree, or different in kind, from my own tranquil ones, I cannot always well tell how to reply.”

The letter concludes, after an expression of affectionate longing to see the writer :—

“I could tell you many things, but you are so spiritual and abstracted, that I fear to insult you with tidings of this world. But may your approaching husband-hood humanise you. I think I see a dawn. I am sure a joy is rising upon you, and I stand on tiptoe to see the sun ascending till it gets up and up, and ‘while a man tells the story,’ shows at last a fair face and a full light.

“God bless you, Roby,
“C. L.”

The lady upon whom Robert’s affections were set was Hannah Hart, the daughter of Francis Hart, of Nottingham, banker. The marriage took place on August 2, 1804, in the meeting-house at Castle Donnington, Leicestershire. The bride and her family were Quakers, and Robert Lloyd, as we have seen, had returned to the faith of his fathers, though, singularly, one of his love-letters reveals the fact that he had joined the Militia. Lamb’s congratulations form the subject of a letter, in this inimitable letter-writer’s happy vein of mingled raillery and wisdom :—

“Some day I certainly shall come and see you in your new light; no longer the restless (but good?) single Robert; but now the staid, sober (and not less good) married Robert. And how does Plumstead, the impetuous, take your getting

the start of him? When will he subside into matrimony? Priscilla has taken a long time indeed to think about it. I will suppose that her first choice is now her final; though you do not expressly say that she is to be a Wordsworth. I wish her, and dare promise her, all happiness.

"All these new nuptials do not make me unquiet in the perpetual prospect of celibacy. There is a quiet dignity in old bachelorhood, a leisure from cares, noise, &c., an enthronization upon the armed-chair of a man's feeling that he may sit, walk, read, unmolested, to none accountable—but hush! or I shall be torn in pieces like a churlish Orpheus by young married women and bridesmaids of Birmingham. The close is this, to every man that way of life, which in his election is best. Be as happy in yours as I am determined to be in mine, and we shall strive lovingly who shall sing the best the praises of matrimony, and the praises of singleness."

Plumstead was the fourth son, and fifth child of Charles Lloyd the banker. Priscilla was the ninth of the family and the eldest surviving daughter. Christopher Wordsworth, her husband, was then a Norfolk rector, and a few months later became Vicar of St. Mary's, Lambeth. Priscilla had left the Friends, but was not baptized until the morning of her marriage-day.

Lamb's longing for a sight of his friend's face was not gratified until early in 1809 when Robert Lloyd visited London on business. The rapturous anticipations expressed on receiving the news of the intended visit show that though the intercourse had been, as Lamb says, broken off—apparently through Robert's occupation with new interests in the Midlands—Lamb had been constant in his friendship.

Of Robert's visits to London we read much in his letters to his wife. "My head," he tells her in his first letter, dated March 1809, "has been in a perpetual whirl since I came here, and in two days I have lived many weeks." He mentions

visits to the Horse Guards, "to hear the band play while they mounted Guard," to Mr. Millar's the bookseller in Albemarle Street, "where we had a complete treat," to the London Institute, and to the House of Commons, seeing "The place where *Fox* and *Pitt* sat occasioned most lively emotions," but an invitation to dinner with Lamb prevented a visit while the House was sitting. Robert the same evening went to supper with Godwin and his wife, Mary Wollstonecraft. "Godwin," he writes, "is a bookseller. . . ." He appears to have been delighted to find that a man of such literary eminence as Godwin was of the same trade as himself—for Robert by this time had settled down in Birmingham as a printer and bookseller.

He went to the Opera, to Covent Garden new Theatre to see Kemble and Mrs. Siddons in *Macbeth*. "Pray dispatch me," he requests his wife, "from the Dog Inn at seven O'clock in the evening, 2 pair of White Silk stockings. I must go smart to the Opera—I have ordered a pair of dress-clothes in London." Mention is made, in these and subsequent letters, of visits to his Uncle John (who was a partner in the London banking firm of Barclay & Lloyd), of a meeting with Wordsworth (evidently Christopher), who "gave a very poor account of Priscilla," *i.e.* of her health; of a public meeting at Guildhall; and of introductions to celebrities in various walks of life. His delight in the friendship of Charles and Mary Lamb seems to have reached its highest point.

"I spent yesterday (April 2nd) with Lamb and his sister—it is sweetly gratifying to see them; if I may use the expression, their union of affection is what we conceive of marriage in Heaven. They are the World *one* to the *other*. They

together are writing a book of poetry for children. Lamb and I amused ourselves in the afternoon by reading the manuscripts—I shall send one or two of the pieces in my next. Lamb is the most original being you can conceive, and suited to me, in some of his habits, or ways of thinking, to a tee.” This letter seems to mark the end of the visit to London, the record of sightseeing ending with “the London Institute, the European Gallery (a most splendid collection of pictures and paintings), Miss Linwood’s needle-work (grand indeed), and the Panorama of Grand Cairo.”

As far as is now known, this was the last occasion on which Robert saw his friends in London. The early months of 1810 were months of troubles and anxiety to him. The Birmingham business of Knott & Lloyd, booksellers and printers, successors to Thomas Aris of *Aris's Gazette*, in which he was a partner, was not proving profitable.¹ Following upon this financial worry came a succession of family trials and sorrows, for Thomas, his next eldest brother, who was a merchant in Birmingham, died on September 12, 1811, in his thirty-second year. Robert had tenderly watched him during his illness, and felt the loss most deeply. Other bereavements fell upon the banker’s family. Little more than a month later, Robert lost his sister Caroline, who died on October 15, in her twenty-second year.

Sympathetic and sensitive in the highest degree, Robert Lloyd broke down under these repeated blows. On October 26, 1811, eleven days after the death of his sister, he passed away, not having completed his thirty-third year.

¹ The business exists to-day under the name of Hall & English. Some old invoices of Robert Lloyd’s time are still preserved.

Robert Lloyd, notwithstanding his early death, had lived long enough to prove to his friends that their patience with him in his youthful waywardness had not been thankless, and that their belief in the existence of nobler and finer qualities had not been mistaken. He left a widow with one son and three daughters.

Many touching tributes were paid to his memory. One whose friendship had been at once a distinction and a boon, and whose faith in him had been his stay during the critical period of his youth, was among the first to give public testimony to his worth. Lamb's memoir of Robert Lloyd appeared in the *Gentleman's Magazine* for November 1811. It had been shortened by the editor, but it was sent to the widow in full. "Such," wrote Lloyd (the poet), "is the beautiful and appropriate account sent to the *Gentleman's Magazine* by dear Charles Lamb, who, if I lov'd him for nothing else, I should now love for the affecting interest that he has taken in the memory of my dearest Brother and Friend. C. Lamb sent me the written copy himself.

"The following is an extract from it :—

"To dilate in many words upon the character of R. Ll. would be to violate the modest regard due to his memory, who, in his lifetime, shrank so anxiously from every species of notice. His constitutional misfortune was an excess of nervous sensibility which, in the purest of hearts, produced rather too great a spirit of self-abasement, a perpetual apprehension of not doing what was right. Yet, beyond this tenderness, he seemed absolutely to have no self-regard at all. His eye was single, and ever fixed upon that form of goodness which he worshipped wherever he found it, except in himself. What he was to his parents and in his family the newness of their sorrow may make it unseasonable to touch on; his loss, alas! was but one in a complication of afflictions which have fallen so heavy of late upon a worthy house.

But as a Friend, the writer of this memorial can witness, that what he once esteemed and loved, it was an unalterable law of his nature to continue to esteem and love. . . .

“ ‘To conclude :
Love, Sweetness, Goodness, in his countenance shin’d
So clear, as in no face with more delight.’ ”

Robert Lloyd's father wrote of him : “ I contemplate his character as the most sweet and affecting that I ever knew.”

Those who may wish to see Lamb's letters to Robert Lloyd in full will find them in a book which has interested very many, *Charles Lamb and the Lloyds*, and also in Messrs. Macmillan's edition of Lamb's *Letters*.

CHAPTER XVI

ANNA BRAITHWAITE

The Edgbaston Street home—A house without gossip—Charles Lloyd's letters to his daughter—An opponent of Elias Hicks—Dr. Edwards recalls his youth—An American mutiny—Harriet Beecher Stowe at "Farm"—The late Joseph Bevan Braithwaite

ANNA LLOYD, the youngest but two of the daughters of Charles Lloyd the banker, occupies a prominent position in the history of the Society of Friends, not only by her labours in America, but also as being the mother of a prominent member of the Society—the late Joseph Bevan Braithwaite. On this account, as well as for the light she throws upon the characters of some other members of the family, some extracts from the memoirs of her which have been preserved will be of interest.

Anna was born on December 27, 1788, and was married on March 16, 1808, to Isaac Braithwaite of Kendal. The circle in which she had moved previous to her marriage was well calculated to promote enlargement of mind and habits of widespread sympathy; for not only her parents, but also her brothers and sisters were exceptionally gifted people with unusual intellectual powers. Her early home, until she was eight years of age, was at the house in Edgbaston Street; the family then moved to Bingley Hall, which, as I have said, in those days was called Bingley House.

She thus records some recollections of her early years :—

“I was born in Edgbaston Street, Birmingham. It was not until the death of our reverend grandmother, Priscilla Farmer (in 1796), that we removed to her residence, Bingley House, near the Town. Although my grandmother died when I was little more than seven years old, her countenance and figure are vividly remembered. She always sent her carriage (to our house in Edgbaston Street) for my Mother and the ‘little ones,’ of whom I was one, on sixth days, which we spent with her. . . . My grandmother had been fond of gay life when young; and had had great zest in attending the theatre. This continued many years after my mother’s birth, which took place ten years after their marriage. (She was their only child.)

“One thing must not be omitted. Never do I remember at Bingley in my Grandmother’s time, nor afterwards on the part of my father, unkind remarks about any one. Personal conversation in the way of gossip was unknown. Their richly stored minds never lacked subjects which were instructive and adapted to every variety of character; and they habitually endeavoured to find the right key to open the hearts and minds of their visitors. It was an axiom with them that in this way we may learn something from every one.”

In Charles Lloyd the poet’s volume of sonnets to the memory of Priscilla Farmer these visits of the children to her are very prettily, if at this date somewhat artificially, commemorated.

In his daughter Anna her father evidently delighted, as one who, unlike his sons Charles and Robert, was in full sympathy with his religious and philanthropic aspirations. One of the letters he wrote to her while she was visiting friends in America has been preserved :—

“BINGLEY, 6th of 9th mo: 1823.

“My spirit is often with thee, my dear daughter, in sympathy with thee in thy service for thy Lord and Master. I well know that those who are deeply baptized have often

much to undergo. They can feel the truth of Paul's expression, 'as sorrowful, yet always rejoicing; as poor, yet making many rich; as having nothing, and yet possessing all things.' This comprises a great deal in a few words. With the latter part, 'as having nothing, and yet possessing all things,' I am particularly impressed. It is in this state of nothingness, when self is of no reputation, that we are among those to whom our Saviour's words are applicable, 'Blessed are the poor in spirit, for theirs is the Kingdom of Heaven.' In this state, how tender we are in noticing the weaknesses of others, and how do our minds expand in love, so that though we are poor we may make many rich, and though we may have but little to say, this little from a deeply baptized spirit will comfort far more than many words spoken without life. Our meetings often suffer from a multitude of words. I do like to feel a gathering influence. This is sometimes lost, when testimonies and especially prayers are too long.

"How I shall rejoice to see thee return in health and peace! My mind has rested and still rests in the faith that the Divine blessing is over thee.

"Farewell, my very dear daughter. May every comfort attend thee."

Anna Braithwaite had become a minister of the Society of Friends in England, but felt impelled, as we have seen, to visit America. The object of her visit was to confront the teachings of Elias Hicks, of whom something has been said in another chapter. Anna Braithwaite, like Mr. Crewdson of Manchester, the author of the book mentioned in chapter xvii., considered Elias Hicks's religious views deplorably unscriptural, as did most of the Friends amongst whom she had moved in England, and she could not rest without proceeding to America to preach what she believed to be the truth.

Of one of Anna Braithwaite's visits to America an interesting recollection was preserved by Dr. John E. Edwards, who received the rudiments of his education at the Friends' School at New Garden,

and afterwards became a Presbyterian minister. In a notice in the *New York Illustrated Christian Weekly* for April 5, 1879, Dr. Edwards thus recalls some of the scenes of his early boyhood :—

"How vividly all these scenes take form on the canvas of memory. Many a dear old remembered spot stands out conspicuously to the backward glance! Anna Braithwaite came from England to attend the Yearly Meeting not less than fifty years ago. It is the first day of the week. The highways and byways are thronged with the people on the way to New Garden. It is the Yearly Meeting of the Friends. What a crowd has assembled and is assembling. They come from all quarters, by all sorts of conveyances. Every panel of the fence has a horse 'hitched' to it. Every branch on every accessible tree has a bridle tied to it. Carryalls and gigs, carts and wagons of every description are crowded together on every hand. The Meeting-house is already filled to its utmost capacity; and males and females sitting apart. Hundreds are outside; but everywhere a Quaker silence pervades the multitudinous crowd.

"Within, silence reigns. A little rustle is heard. The softly modulated and sweet-toned voice of Anna Braithwaite is rising in prayer. It is heard all over the assembly. That voice grows stronger and fuller in its compass, and rings in the closely ceiled house. What fervour, what subdued earnestness, what pathos! She prays that war and bloodshed may speedily come to a perpetual end; that nation may cease to lift up sword against nation; that national differences may be settled by peaceable arbitration; and that the time may soon come when war shall be heard of no more. She prays that the slave trade may be abolished, and that slavery may not only be mitigated in its horrors, but for ever banished from the earth. She closes her prayer, and silence again pervades the house.

"Presently she unties the white ribbon under her chin, and lays aside her bonnet, and rises to her feet. A neat and tidy cap, as plain as plain can be, without frill or other appendage, fitting closely over her smoothly dressed hair, and pinned under her chin, is the only ornament. Her hands are ungloved and as white as marble. Serenity marks her sweetly composed face. A sort of heavenly light kindles

on her radiant brow. Her lips part, and that sweetly modulated voice again fills the house, as she repeats a passage from the Gospel of St. John, the beloved disciple. The cadenza of a mellow-throated bird in the ringing forest could not have been softer or sweeter than the musical tones of that silvery voice as it rose and fell in measured cadence. Every ear bent in rapt attention; every heart in sympathy with the speaker.

"'Peace on earth, goodwill towards men,' is her topic. She warms with her theme, and grows more and more eloquent as she advances in her discourse. An hour has elapsed since that sweet-faced woman arose, and still the listening crowd hang breathlessly on her lips. Many an eye is moistened with tears. Here and there heads are bowed. And still with glowing diction, clothing her beautiful and touching thoughts, Anna Braithwaite continues, until, overpowered with her emotions,—'tears in her voice,' she quietly resumes her seat, while a positively awful silence pervades the house, and reigns unbroken over the scene."

In a letter Anna wrote to her father from Virginia in 1823 she says:—

"To see what we have seen the last few days ought surely to be sufficient to convince the strongest advocate of slavery that the system is injurious. . . . In Virginia, the slave owners rear slaves for sale in other States, and keep as few as they can for themselves. The land appears, so far, poor and badly cultivated. No one, observing the alacrity of the black children in anticipating our wants, and the readiness in performing various services, could for a moment imagine them endowed with inferior capacities. An agreeable young man, who has been with us several times, a resident in the town, told us that he has a black girl about ten years of age, who attends to his children. She has taught herself to read, by being with them and making use of their books; and he scarcely ever sees her, even rocking the cradle, without a book in her hand. He fully believes they have great facility in acquiring knowledge. This is also exemplified in the schools for coloured children in New York and Pennsylvania."

The practice above alluded to of rearing slaves like cattle for sale occasioned such a revolt of public

feeling against it that it hastened the downfall of slavery in the United States.

At a very early date the Society of Friends made it a rule for their members not to keep slaves, and as early as 1780 there was not a single slave owned by any member of the Society, with its knowledge and consent, in America or England. Having freed themselves from the guilt of slavery, in 1783 they petitioned the House of Commons to abolish the slave trade and slavery. This was the first petition on the subject presented to the House of Commons, and in the great struggle which now commenced, members of the Society of Friends occupied the most important position till, in 1833, slavery was abolished in all the British possessions. But no reader of *Uncle Tom's Cabin* will need to be told this. And here I might remark that Mrs. Harriet Beecher Stowe, the author of that book, came to "Farm" in 1853 to see my grandmother, Rachel Lloyd, who was also passionately an abolitionist, and a short description of the visit will be found in her *Sunny Memories*.

Anna Braithwaite crossed the Atlantic to America three times on her missions of love to the meetings of the Society of Friends in that land. This involved many weeks on the sea, often in stormy weather, tedious and frequently dangerous journeys on land, and long separations from her most affectionate husband and young children; but all was cheerfully endured by this heroic Christian woman.

She was much beloved in England, and her ministry was greatly valued. Her health was never strong, but a peaceful evening of life was granted her. She died in 1859, aged seventy-one.

An interesting memoir, chiefly compiled from her letters and journals, was written by the youngest of her three sons, Joseph Bevan Braithwaite, who

was born at Kendal in 1818, and inherited many of the intellectual abilities of his grandfather, Charles Lloyd. This remarkable man, who left school before he was sixteen, afterwards continued his studies in Greek and Latin with such zeal and success that his uncle, Bishop Wordsworth, believed him to be unsurpassed by any one at the time in his knowledge of these languages. At the same time he taught himself Hebrew, in which he became very proficient. He was called to the Bar at the Middle Temple in 1843, and for long rose at four or five in the morning to continue his classical and Biblical studies before the business of the day commenced. He paid occasional visits to "Farm" until the year 1895. Joining the committee of the Bible Society, he was for many years chairman of their translation committee, on which his classical attainments were much appreciated. He died in November 1905.

CHAPTER XVII

THE FIRST SAMUEL LLOYD

George Braithwaite Lloyd's parentage—My grandfather and his coachman—The first head of a Lloyd family to leave the Friends—Elias Hicks and his influence—Isaac Crewdson's counterblast—Mr. Beverley at "Farm"—George Stacey—Quaker Conservatives—And the new spirit—Quaker dress—Samuel Bowley's beard

My grandfather, the first of the Lloyds to bear the name of Samuel, was so named after his maternal grandfather, Samuel Barnes of London. He was born in 1768, and married, in October 1791, Rachel, eldest daughter of George and Deborah Braithwaite of Kendal. They both were twenty-three at the time. They began their married life in the Old Square, removing afterwards to a larger house in the Crescent, which had become the fashionable part of the town, where they lived till the death of their father (the third Sampson Lloyd) in 1807, when they moved to "Farm." Twelve children were born to them, and their eldest son having died in infancy, they gave the name George Braithwaite to the next, who, in his time, became the father of two sons still so well remembered in Birmingham—Sampson Samuel Lloyd and George Braithwaite Lloyd, of whom I have given many reminiscences in chapter ix.

At the end of the eighteenth century the business of the bank had become so extensive and important that it was thought undesirable for any acting partner to be associated with the management of any other business. The first Samuel

Lloyd therefore devoted himself solely to its affairs. He was a man greatly respected in Birmingham—serious, scholarly, and very fond of his home-life. He took great interest in the flowers and fruit of "Farm," and exercised wide hospitality there.

One of the third Sampson Lloyd's daughters married an Irish gentleman named Phelps, and a son was born to them at "Farm" in 1803 who was named Joseph Lloyd Phelps. He lived at Yardley near Birmingham, and every now and then when a Lloyd relative died he found that £100 was left to him in the will, which, as he was out of business, was very acceptable. I mention him here to introduce a characteristic anecdote; for he told me that when the first Samuel Lloyd's coachman, "Reynolds," became possessed of property which gave him a vote, he opposed his master politically, but it made no difference in their friendly relations; Samuel Lloyd's widow left him £300 in recognition of his long and faithful services.

My grandfather was the first head of any family of Birmingham Lloyds to leave the Society of Friends. His severance was gradual but complete, and it began, as had that of many other seceders, in the example of Elias Hicks, a gifted minister of the Society in America, who, having embraced views of a Unitarian tendency, proclaimed them so convincingly in his sermons that many Friends in Philadelphia accepted his doctrine and joined him, thus causing a schism in the Society. His followers are termed Hicksite Friends, while those adhering to the views previously held are known as Orthodox Friends.

This schism in America was followed by one in England, although Isaac Crewdson of Manchester, my grandfather's first cousin, did all he could to check it in a book entitled *A Beacon to*

the Society of Friends, published in 1835. This book, which contained extracts from the writings of Elias Hicks, and in opposition to them passages from the Scriptures of a contrary tendency, was studied with deep interest by my grandfather, whose mind, I should say, was not wholly unprepared for a change of religious belief, a new sect, the Plymouth Brethren, having already attracted his questioning notice. It is unnecessary here to state the tenets of the Brethren, as they are called, beyond saying that their conception of the spiritual life is not very different from that of strict Friends, but that they add certain sacramental ceremonies foreign to the teaching of George Fox.

Samuel Lloyd's natural desire to know more of this new creed was increased by the circumstance that his lovely daughter Rachel had married Robert Howard, a Plymouth Brother, and in 1835 several of the Brethren visited "Farm," as we read in the diary of Mr. Beverley, who was among them :—

"Tuesday, April 7th, 1835.—Dined at 'Farm,' at Mr. Lloyd's the Quaker and Banker, where I dined once before : an agreeable day : the conversation not trifling. I had much conversation with Mr. Lloyd, apart from the rest. I find his views of the gospel not in the slightest degree tinged with mysticism. He is of the Evangelical, the modern school of Quakerism. Drank tea with Joseph Sturge; the family of the Lloyds from 'Farm' were of the party. I talked with Mr. Lloyd the whole evening. The more I converse with this good old man, the more I respect and love him. I believe him to be a sincere Christian, and I know he is an honourable man and a most kind father and friend."

This Mr. Beverley was a clever, intellectual, critical man, and his visit to "Farm" doubtless helped forward the change which was to take place in my grandfather's religious convictions.

At last, five years after the publication of *The*

Beacon, and after much thoughtful consideration and many conversations with leading "Brethren" and with his son-in-law, Samuel Lloyd sent in his resignation to the Society of Friends. It was dated February 12, 1840. R. T. Cadbury and T. Southall were—after the usage of the Society, who lose their members with reluctance and sorrow—appointed to visit my grandfather and make sure that his mind was clear and decided. The step, however, was irrevocable; and my grandfather joined the Brethren. He continued one of them to the end; but although I was with him almost every week during the ensuing nine years, I never heard him say a word in favour of any of the family following his example. His wife remained a Friend. My father also remained a Friend, being known as "Quaker" Lloyd. I left Friends for some years, but in 1892 I rejoined them.

It has been suggested since that if those Friends in authority at the time could have tolerated evangelical views not held or expressed exactly in the same groove as their own, neither he nor his cousin Isaac Crewdson, nor others, who were the cream of the Society of Friends in Manchester, would have resigned. They did not at first express any desire to leave the Society, but felt impelled to do so rather than not obey their own religious convictions; and as the breach grew wider separation became inevitable.

I recollect that old Edward Pease, "the Father of Railways" as he was called, and the father also of my brother-in-law, viewed with extreme misgiving and reluctance the secession to the Brethren by members of the Society of Friends. "They will come to naught; they will come to naught," he said.

The clerk to the yearly meeting for some

years subsequent to 1840 was George Stacey of Tottenham, who when a young man had felt attracted to pay a visit to "Farm," and had there fallen in love with and married Deborah, my father's eldest sister. Near to the clerk during the annual meetings sat Josiah Forster, my father's old school-master, whom he greatly revered as being much his superior. I may here mention that not only had my father a very modest view of his attainments, like some other Lloyds now passed away, but he seemed inclined unduly to depreciate his own abilities; which reminds me of Matthew Boulton writing to James Watt that he thought they had better think a little more of themselves.

The leaders of the Society of Friends in 1840 were all religious conservatives against change. If they were to yield to the clamour for it, they might well ask, Where were they to stop? The dignitaries of the Church of England at the present day feel the same difficulty; if the Athanasian Creed were obliterated from the services of the Church, and other dogmas were regarded as doubtful or obsolete, and no longer to be held, what would the end be?

It is the natural wish of the leaders of any sect to leave things as they are. Edward Smith of Sheffield, one of the prominent Friends of the past generation, told me that I should find the views of Friends all dovetailed into a circle, the whole of them fitting into each other, thus making a complete circle of truth. When the members of any church or congregation have arrived at the certain conviction that what they unitedly believe is really the truth, the whole truth, and nothing but the truth, it results in great unity. This was so conspicuous in early Christian days, and also among the early Friends in the midst of their

sufferings, that it was said, "Behold how these Christians love one another!"

Extremes are said to meet; and Friends are not alone in favouring the preaching of those who have a gift leaving the others to worship in silence, for in the Catholic Church those priests who have no gift are not expected to preach every Sunday, as in the Church of England, but only those who can do so to manifest edification; and worshippers in their chapels are seen worshipping in silence as in a Friends' Meeting.

Members of the Society of Friends, like those of other religious societies, have their favourite ministers. The second Samuel Lloyd's favourite minister, *par excellence*, was Stephen Grellet. He was a Frenchman who had lived in America and then settled in England. In 1831 on one occasion he preached at Chelmsford, and the newspaper report of it said his address lasted "two hours and a half," and that the spacious meeting-house was crowded with "persons not belonging to the fraternity."

Though the Friends' basis of worship is silent waiting upon God, all are encouraged to feel that they have an important part in the service—by their secret prayers, not only for themselves, but for those who meet with them. Regarding Christ as the Head of their Church, they look to Him to prepare some of those present to take part in vocal prayer and preaching.

In Friends' meetings singing is now permitted or tolerated, and public announcements are now made stating that such and such a minister will deliver an address—a complete surrender of the old belief in sudden and unexpected promptings of the Spirit. These changes alone show how much the Friends have become modernised. Few Friends

any longer wear a distinctive dress or use the second person singular in conversation; and the whole tendency is to merge Friends completely with other Christian people.

The Friends about half a century ago were very rigid in keeping to their Quakerly dress, and when George Stacey, my uncle, who, as I have said, was clerk to the Friends' yearly meeting, came back from America wearing trousers instead of knee-breeches, the Friends of Banbury, whom he happened to visit on his return, alarmed at seeing such a change of attire, were afraid that he had altogether fallen away.

The old Friends were also expected to shave, a point on which the Bishop of Oxford also held strong views. He tolerated a clergyman wearing a moustache, if he had a beard, but forbade a clergyman going into the pulpit with moustache only. The Duke of Wellington's orders to his troops with regard to shaving did not permit the whiskers to descend beyond the line of the nose, and my father having adopted this regulation when a young man, adhered to it to the end of his life. One minister of the Society, Samuel Bowley of Gloucester, ceased to shave altogether, and let both his beard and moustache grow. Such a departure from orthodoxy amazed some Friends, who expected the Spirit of the Lord to depart from him; but my father hearing him preach afterwards, said that this was manifestly not so, as he spoke as spiritually and as much to edification as he had done before. Samuel Bowley explained afterwards that he had been obliged to give up shaving as his hand shook too much for him to be able any longer to attempt it. His example gave courage to others; and so another piece of latitudinarianism crept in.

CHAPTER XVIII

THE LLOYDS AND WEDNESBURY

The Wednesbury mines—Richard Parkes' bargain—Lord Eldon's delays—The Quaker and the motto—Pumping-engines invented—“Squire” Wilkinson—Excursions to Wednesbury—The beacon-fires—The “Clippers”—Wednesbury in my early days—Cock-fighting—My father, “Quaker” Lloyd—A tall family—The Friends and tithes—Nonconformity at the present day—Lloyds, Fosters and Co.—The Blackfriars Bridge and financial difficulty—Lessons from adversity—A truly generous man—The Lloyds and iron—Famous ironmasters—The Bible in Spain—The end

OF the two principal branches of the Lloyd family banking and iron have been the mainstay. But iron came first. The branch to which I belong is still true to iron, and for many years I lived at Wednesbury, where the business was centred. I did not move to “Farm” until 1870. The story of the Lloyds’ association with the Wednesbury mines is, I think, not without interest.

We can now scarcely realise that it was not until a century and a quarter ago, when the inventive genius of James Watt had been directed to the subject, that steam as a motive power became available to assist and supply the wants of the human race. In the seventeenth century the Marquis of Worcester made experiments. He burst a cannon by imprisoning steam within it, proving, as he said, that there was power in steam, and he patented what he termed a “water commanding engine”; but nothing came of it. Savory and others followed, but without any commercial success.

In the years 1704 and 1708 the owners of several hundred acres of land at Wednesbury regarded the mines, which existed, if at all, under water, as practically of no value, since there was no power known by which they could be rendered dry and workable. This was three-quarters of a century before the inventions of James Watt, who had to some extent, it is true, been preceded by Savory, but the steam-engine of that pioneer created in 1739 for pumping purposes burst, and so did not effect much good. The owners evidently thought themselves fortunate in finding that our ancestor's relative, Richard Parkes, was willing to purchase and able to pay for what to them seemed so valueless. He therefore became a purchaser, and legal documents were drawn up and executed, giving him, his executors and assigns, the right to get the minerals during a term of 500 years.

I have a copy of the deeds so well and carefully drawn that it would be thought that the rights of Richard Parkes and his heirs could not be disputed, but when, three-quarters of a century later, Boulton and Watt's pumping-engines performed such wonders in Cornwall, evidencing the possibility of the Wednesbury mines being unwatered, one of the principal landowners raised the question whether the 500 years' lease which his father had granted was binding upon his successor, alleging, as a reason, that the mines had not been worked in the lifetime of the landowner who granted the lease; but it was proved that the heirs of Parkes had exercised their right of ownership during his life without their right having been contested, so that this plea failed; moreover, he and the others from whom the mines were purchased had received in cash as much as, with interest and compound

interest, since the payments were made, amounted to more than £90,000. A Chancery suit to settle the question was commenced in 1818 by the heirs of Parkes (by a plea for discovery).

Lord Eldon, who was Lord Chancellor at the time, was proverbially very slow in giving his judgments: a tendency that seemed to increase with his age, and caused great dissatisfaction to litigants, so much so that a debate once took place in the House of Lords as to whether or not he ought to be censured. In the heirs of Parkes' case it was announced that he would give his decision on the following Tuesday, but Tuesday after Tuesday passed and none was pronounced. Ultimately, however, the case was settled out of court in 1821.

Lord Eldon's first journey from Newcastle to London, when he was plain Mr. Scott, was in May 1766, in a coach called the "Fly," "by reason," Lord Campbell says, "of what was then considered its rapid travelling, as it was only three nights and four days on the journey." The panel on the coach bore this inscription: "Dat cito, si dat bene," which made a great impression on young Scott. It happened that an old Quaker, who was his fellow-passenger, when the coach stopped at the inn at Tuxford, called to a chambermaid to come and receive sixpence from him, telling her that he forgot to give it her when he slept there two years before. Scott said, "Friend, hast thou seen the motto on this coach?" The Quaker replied that he had not. "Then look at it," said Scott, "for I think that giving her only sixpence now, for all she did for you two years ago, is neither 'dat cito' nor 'dat bene.'"

This reminds me that the first Samuel Lloyd, once driving from Walsall to Birmingham, and

coming to a toll-gate, found he had not got four-pence, the amount of the toll, in his pocket ; and so the next time he came he paid 4*1*/₄d., telling the toll-keeper the farthing was for interest.

After the settlement of the lawsuit my father and partners had to erect a suitable pumping-engine, and they decided in favour of the "Atmospheric Engine," which, invented by Newcomen and improved by Smeaton, was made serviceable for pumping by Watt. It was accordingly erected, and I remember it very well at work as late as 1843-4. It required only 3 lbs. pressure of steam, which was generated in a balloon boiler. It successfully drained the water from a seam of coal eight feet or more thick, but the seam was not much more than twenty yards below the surface.

From the date when steam power became available, about the year 1780, great improvements in the manufacture of iron had been taking place. John Wilkinson, at Bradley, near Bilston, in 1785 used the first blast engine driven by steam ever employed in this or any other country in the manufacture of iron, the success of which inaugurated a new era in the iron trade of south Staffordshire and elsewhere. He also invented machinery for boring cannon accurately, and this led to the perfecting of the steam-engine by James Watt, as it enabled him to get a steam-cylinder made of iron, instead of wood lined with tin, as previously. The erection of one of Matthew Boulton's rolling-mills at his works at Bradley was another great step in advance. The story is well known of how "Squire" Wilkinson was "prayed into" building a "cast-metal" meeting-house with an iron pulpit for the Methodists, and it is recorded that on his death, at the age of eighty-nine years, his body was en-

closed in an iron coffin and its final resting-place was an iron tomb. /

— My father, the second Samuel Lloyd, as already mentioned, went to live at Wednesbury in 1818, when he was twenty-three years of age. Although the development of the mines had to await the settlement of the Chancery suit which related to the chief part of them, there was much needing attention. Among other things that came of neglect he found some strips of land had been lost to the family, owing to no rent having been collected for over twenty years. My father in those days spent each week-end at "Farm." Doubtless he would now and then take his three unmarried sisters to Wednesbury with him, and would show them the view from the top of Church Hill, where St. Bartholomew's stands on the site of an old castle which was defended by Ethelfleda, daughter of Alfred the Great, against an incursion of the Danes. Here also it is believed the Druids offered up human sacrifices. They had also a settlement at Barr (where for many years the second Samuel Galton lived, close to Barr Beacon), and it is thought that they went at times to the Wednesbury hill, the hill of Woden, the god of the woods. The popular idea is that Woden's temple stood on the site of the parish church—preceding Ethelfleda's castle.

Samuel Lloyd, standing there with his sisters, would doubtless descant to them of the view. On the horizon to the east they would see Barr Beacon with its poles, iron basket, and chains, just as they had been at the time when the news of the landing of Napoleon was daily expected. Forty years and more later I found them still undisturbed. The light fixed on the dome of St. Philip's Church, Birmingham, would be clearly seen at Barr Beacon.

On the west horizon, also five miles away, they would see Sedgley Beacon, the fire from which, should invasion take place, would be visible at the Wrekin and far into Shropshire. Upon the south, on the horizon another five miles distant, Dudley Castle is a very conspicuous object from Wednesbury. From here a fire would flash far away into the country beyond. But in 1822, the year in which I imagine such an excursion to have taken place, the year of invasion and of the terrible Boney was over, for he died on the 5th of May 1821.

When a schoolboy and afterwards I saw much of the two youngest of these sisters, who were charming all their lives. More than forty years after this pictured conversation, one of their admirers confided to me his admiration, saying, in the most expressive words he could command, apparently with a lover's sigh, "they were clippers." Neither of them fell to his lot.

In the diary of a visit paid to Birmingham in 1819 of some relatives I find more than one reference to the "clippers," Rachel and Sarah. Thus : "We had a nice chat . . . in the drawing-room after the party separated, talking of the comparative beauties of the ladies who had left us, some preferring Rachel, others Sarah." The next day the visitors went to "Farm," where they regaled themselves with "milk warm from the cow, presented to us by the fair hands of the lady Rachel, who made a sweet, elegant, sylph-like dairymaid." Rachel was sixteen in 1819; Sarah was eighteen months younger. In 1825 Rachel married Robert Howard of Tottenham, and had eight children; Sarah, in 1828, married Alfred Fox of Falmouth, and had twelve children.

I joined my father's business in 1843 at the age of sixteen. When I first remember Wednesbury

the few shops kept open after it was dark had either a couple of rush-lights in the window sufficient to make the darkness visible, or one or two aboriginal dip candles, with wicks that badly wanted snuffing. Bull-baiting and cock-fighting were then the sports of the uneducated people, who delighted in the excitement.

While on this subject I am tempted to quote a passage from an interesting article on Wednesbury written in 1868 by Mr. J. C. Tildesley :—

"The place was less known for its industry than for its pastimes. It was the acknowledged stronghold of the national sport of 'cocking.' At a cock-pit in the Potter's Lane birds were reared and trained for King George; and the annual 'cockings' here at Wake-time were attended by the nobility and members of the sporting fraternity from all parts of the kingdom. 'Twas wonderful to see,' says an old record, 'how the great men of our land would flock to Wednesbury to behold a few brace of spurred cocks tear each other to pieces in their mad fury, set on and abetted by their anxious possessors. Lawyers and apothecaries, country squires,—nay, even parsons in their cock-an-pinched hats, have I seen crowding the pit and applauding the bravery of the birds.' Ninety years ago the 'cockings' of Wednesbury were as famous throughout the country, and produced almost as much excitement, as the modern Derby-day. Early in the present century, however, their glory had begun to wane. Wesley's warning voice against the sport had found an echo, and the plea of humanity began to assert its claim. The better class of townspeople gradually discountenanced the pastime, and the fraternity degenerated into the mere rabble of mobocracy. Sarcasm and ridicule did much to render the sport and its devotees unpopular. A street-song called 'The Wednesbury Cocking' greatly infuriated the cockers, and the guard of the mail coach 'Nimrod,' venturing on one occasion to give a few airs of the melody on his bugle, while passing through the town, was attacked by the fraternity, and savagely stoned for his pains. Bull-baiting, bear-baiting, and badger-drawing were also included in the popular recreations of the period, as many as six bulls having been subject to canine encounter during a single Wake-time."

Public opinion may have been powerful, but it was ultimately the vicar of the parish, the Rev. Isaac Clarkson, who, opposed as he was to "Quaker" Lloyd in religious views, united with him in inducing the people to accept the Act that made these cruel pursuits illegal.

My father was very handsome as a young man. Once when he sent me, when I was sixteen, to call on the late Thomas Walker, the proprietor, at the time, with Mr. Geach, of the Patent Shaft Works, I remember Mr. Walker saying, "You will never be such a handsome man as your father." I was a little taken aback; but he said, "Your father, when I first saw him, was the handsomest man I ever saw in my life. He had knee-breeches, and silk stockings, and a velvet coat." I conclude it must have been at the time of one of his sisters' weddings.

My father rode a fine grey horse, and the county people wanted once to make him a captain of the Staffordshire Yeomanry, but his Friends' principles prevented him accepting the post. The Lloyds have been a tall race. One day when I had finished growing, my father asked me how tall I was, when I replied, 5 feet 9 $\frac{1}{2}$ inches. He said, "My grandfather was 6 feet 1 inch, my father 6 feet, and I am 5 feet 11 inches, and you only 5 feet 9 $\frac{1}{2}$ inches! What are we coming to?" My wife, however, said that the cleverest men she had ever met were all short men.

Talking one day with my father respecting religious persecution, I said that, as far as the Church of England was concerned, it was now a thing of the past. He replied, "No; the same spirit is still in them, and no one can tell how soon persecution may again take place," and lately it has become manifest, by the Act of Parliament of 1902, under which Nonconformist ministers and others

have been imprisoned upon the religious educational question. He considered that he had suffered at Wednesbury when, soon after he went to live there, two fine horses belonging to his firm, and worth £40 each, were seized and sold, because he had not paid the Great Tithe. Four days afterwards both horses died, and the people of Wednesbury deemed this to be a judgment following the taking of them.

Happily the Tithe Commutation Act, passed in 1834, tended greatly to allay friction between Church and Dissent; and when Church Rates in Birmingham, more than half a century ago, were abolished, the houses of dissenters were no longer invaded, and articles, often of double the value of the rate, seized and sold at little more than half their value. 'The Friends have always defrayed the expenses connected with their own places of worship, besides distributing to the necessities of their own poor, &c.'

Some members of the Lloyd family are now earnest members of the Church of England. As an instance of friendly feeling towards it, I may mention that John William Pease, banker, of Newcastle-on-Tyne, though a Friend, gave up his residence there, worth £10,000 or more, as a bishop's palace was much needed in the newly appointed diocese. He died a few years ago, and his widow, my first cousin, is, I am sure, very well pleased in remembering her husband's timely generosity.

Coming events cast their shadows before, and the year 1906 opens with a document signed by 1700 clergymen of the Church of England which was sent by them to the members of the Episcopal Church in America, in which they assert their confidence that "the faith of the Church will stand

whatever historical revision may await us," and they desire that the clergy, as Christian teachers, should take part in, and welcome, a patient, reverent, and progressive criticism of the Old and New Testament . . . "lest the door of ordination should be closed to men who patiently and reverently apply historical methods to the gospel records, and so an increasing number of men, both spiritually and intellectually qualified, should be lost to the high office of the Ministry."

The Quaker descendants of the Lloyds of Birmingham, and the most enlightened members of every religious society, no longer deprecate investigations into the correctness of any and every passage of Scripture fearing lest the whole citadel of truth should be shaken to its foundation and infidelity triumph as the result. This small book welcomes the declaration of these 1700 clergymen.

The imprisonment and continued religious persecution of Charles Lloyd, which caused the migration of the family to Birmingham, his descendants may freely and thankfully acknowledge, has been overruled, in their case, by a kind Providence, for good. That persecution calls to mind the experience which George Fox gave expression to in his *Narrative of the Spreading of Truth*, where he writes: "There was never any persecution that came, but we saw in the event that it would be productive of good; nor were there ever any prisons that I was in, or sufferings which I endured, but it was for bringing multitudes out of prison;" for "they who imprisoned the Truth, and quenched the Spirit in themselves," quenched it also outside the prisons, so "that it became as a byword: 'truth is scarcely anywhere to be found, but in jail.'"

It would take many pages to describe the com-

mercial success attending the industrial enterprise of the firm of Lloyds, Fosters & Co., from the starting of the blast-furnaces about 1825-26, with "Quaker" Lloyd, as my father was called, at its head, until death terminated his labours in 1862. The business had by that time become large and prosperous; engineering works and forges and mills had been erected, and the weekly wages amounted to £3000; but almost as fast as money was made it was spent in what seemed to be needful outlays to supply the increasing requirements of customers, so that no great amount of money was available for distribution amongst the partners. Particulars respecting this firm are given in the Wednesbury papers at the time of the sale of the business in 1866-67 to the Patent Shaft and Axle-tree Co. Limited; and also by Mr. P. W. Hackwood in his *Wednesbury Ancient and Modern*, and *The Story of the Black Country*, &c.

What became of the business afterwards? may be asked. My father impressed upon me, when young, the truth that riches can take wings; and amongst other truisms I heard from time to time I remember my elder sister's husband, the late Henry Pease, of Stanhope Castle and Darlington, remarking that he had been greatly struck with the rapidity with which a good business may be destroyed by an unfortunate change of management. He was the youngest son of Edward Pease of Darlington, "The Father of Railways," who told his sons to remember that a business was not an estate. I remember my father further saying that partnerships are awkward things.

After this preamble, what happened may be briefly described. In 1861-62 the Corporation of London decided to erect the present Blackfriars Bridge across the Thames. The contract for its

construction was let to Messrs. Thorn, a London firm, who ordered the necessary ironwork from Lloyds, Fosters & Co., and agreed to pay cash monthly for each previous month's deliveries. When the first monthly payment became due, they could not meet it, but sent instead their four months' promissory note, which also they failed to meet. Thereupon I strongly urged that deliveries to them should cease, for it showed that a crisis had arrived, and that we ought to adhere to the terms of our contract. I knew that this would have been very decidedly my father's view if he had been still alive and a partner, but those who then owned three-quarters of the share capital of the firm (and shortly after owned seven-eighths), said decidedly it would be better to finance the contractors. I, who took the opposite view, only owned one-eighth. My partners were so confident that theirs would be the best course that all the arguments I could advance as to the risks and danger of doing so were totally unavailing. I reminded them that we knew that the Messrs. Thorn had taken the contract at a price far below that of other tenders, £100,000, for instance, below the tender of the Messrs. Brassey; and amongst other things I reminded them that Fox, Henderson & Co. of Smethwick, a prosperous firm, our competitors for a long time in supplying ironwork to railways, had been ruined by becoming contractors in Denmark; and another well-to-do firm, Bury, Curtis & Kennedy, engine-makers, of Liverpool, had likewise been ruined by departing from their ordinary trade and undertaking the construction of a bridge across the Neva at St. Petersburg. It was in vain. Their minds were so fully made up that all argument was useless.

Expenses meanwhile mounted up, all to the detriment of the contractors' bargain. In the

construction of the Blackfriars Bridge the stone piers had to be built up in the bed of the river, the men working inside iron caissons that had to be made and kept water-tight. These caissons had to be sunk into the London clay below the bed of the river to obtain a solid foundation, and as the tide was rushing to and fro night and day this was found to be much more difficult than my partners, or the contractors, or even the engineer, Mr. Cubitt, had contemplated. A further difficulty arose at the city end of the bridge, where the Fleet ditch, as it was called, had been pouring its waters for thousands of years into the river, and in doing so had burrowed down and made the ground so soft that there seemed no bottom to it.

But money and perseverance at length overcame all difficulties, and the bridge was finished, and was opened by Queen Victoria, on November 6, 1869. But through financing the contractors, the partners of Lloyds, Fosters & Co. incurred a loss of a quarter of a million sterling. This necessitated the sale of the works and business to the well-known Wednesbury firm, the Patent Shaft and Axletree Co. Limited. The sale was satisfactory to the purchasers, as in about seven years the profits were sufficient to pay the whole of the purchase-money in dividends; and notwithstanding the disaster, among the partners of the absorbed firm, I have pleasure in remembering, not one word of recrimination ever passed.

Although we remained good friends, in spite of this perfectly unnecessary calamity, the disaster caused me to repeat to myself many hundreds of times, while the wealth, having taken wings, was thus daily flying away, the Latin words: "Quos Deus vult perdere, prius dementat" (Those whom God wishes to destroy He first deprives of

their reason); and I repeated also the words, "Consider it," being my own abbreviation of *Ecclesiastes* vii. 14: "In prosperity be joyful, but in the day of adversity consider."

Meanwhile, while some of the descendants of Charles Lloyd of Dolobran thus lost a quarter of a million of money, two others, both Lloyds, first cousins of mine, working in partnership together, were being so successful in their business affairs that they gained nearly twice that sum. The elder of the two brothers most generously gave away of his superfluity and abundance, not forgetting those of his own kith and kin to whom he believed timely assistance might be acceptable, and so far from wishing that a word of thanks should be said by any relative in praise of his generosity, he expressly forbade it. The gifts to relatives generally came unexpectedly, accompanied by a letter, always in his own clever, amusing style, sometimes assuring the recipients of his bounty that they were doing him a favour by helping him to get rid of a burden that was weighing him down. He so expressly forbade any word of praise or thanks that even his name must be withheld in this slight reference to him. Some who had converse with him may adopt the lines—

"Say not the long ago grows dim,
Though years have taken flight;
We ever shall remember him
Who filled those hours with light."

To return to my own affairs, I left one iron business only to establish others, in which, in their turns, my sons are now occupied—so that Lloyds are still true to iron and are likely to be so, as my sons take kindly to different branches of the business. Ironmasters have always been among my heroes and friends—from George Stephenson,

whom I heard lecture on "The Fallacies of the Rotary Engine," to Sir William Bessemer and Mr. Andrew Carnegie. I worked with Sir William Siemens in his experiments towards utilising the waste heat of furnaces. I will not say that iron has entered into my soul, for that would not be true; but I am deeply interested in it, and was much pleased the other day to learn that George Washington's father and Abraham Lincoln's great great grandfather were both ironmasters.

Writing about oneself is not a congenial task; yet, lest it be thought that I am over much given to business, I should like to mention the time I have given not only to the study but also to the distribution of the Bible—even to smuggling, under the influence of George Borrow's book, copies of the Scriptures into Spain—by hiding them in the hollow balance-weights of the machinery we sent out to Barcelona when we supplied the rolling-mills there, the dissemination of the literature being undertaken by a zealous Welsh foreman. I have long been an active member of the Bible Society, and recently I myself published *The Corrected New Testament*, in the preparation of which I had the valuable assistance of the Rev. G. C. Cunningham and many famous theological scholars. I consider that my life-work.

This narrative must now conclude. It was Lord Bacon who said, "Lives contain a commixture of actions, greater and smaller, public and private, and of necessity a more true native and lively representation than histories that merely record the pomp of business." However this may be, the task my cousin set me to perform seems to me sufficiently completed for me now to take leave of the reader.

APPENDIX I

ANCESTRY OF THE LLOYDS OF BIRMINGHAM AND ROYAL DESCENT

THROUGH the marriage of the second Charles Lloyd with Elizabeth Lort, his descendants are able to claim royal descent in more than one line. In Foster's *Royal Descent* the ancestry of the Lloyds of Birmingham has been traced, through this marriage, to Edward I. of England. But a chart prepared in 1903 and 1904 by the Rev. R. Owen Thomas from authentic pedigrees shows that the Lloyds' pedigree, in addition to the descent from Edward I., and the more direct descent from four lines of British kings, goes back, in some cases, more than a thousand years.

The four principal converging lines proceed respectively from the monarchs of a united kingdom of Wales; from the Anglo-Saxon king Alfred the Great; from William, the Norman conqueror of England; and from the early kings of Scotland. The chart shows that in successive centuries these four lines were woven by various marriages. This, while complicating the pedigree, puts the fact of this fourfold succession beyond dispute. To trace all these connections would be a somewhat tedious process, but some of the leading genealogical facts may be found interesting.

The Lorts, from whom, through the marriage of the second Charles Lloyd of Dolobran, the immediate ancestor of the Birmingham Lloyds, a descent from Edward I. is commonly traced, claim descent also from the Scottish kings and from William the Conqueror. The father of Sampson Lort was Sir Roger Lort Staepoole, 1st Baronet (died 1664), and his mother was Hester Annesley, daughter of Francis Annesley, 1st Viscount Valentia and Lord Mountmorris in Ireland (died 1660). Francis Annesley's wife, Jane Stanhope, was daughter of Sir John Stanhope, ancestor of the Earls of

Chesterfield and Harrington. The grandfather of Sir John was Sir Michael Stanhope (executed on Tower Hill 1552), who, through both parents, was descended from Princess Gundred, daughter of William the Conqueror and wife of William de Warenne, Earl of Surrey. It is through Sir Michael's mother that one of the lines of Scottish descent is to be traced. This lady, Avelina Clifton, was a great granddaughter of Henry de Clifton, who was one of the English commanders at the battle of Flodden, and died in 1523, aged seventy. John, the 9th Lord Clifford, married Margaret, the only child of Lord Vesci, a descendant of William the Lion of Scotland, while through Joan Dacre, wife of Thomas, the 8th Lord Clifford (slain at the battle of St. Albans 1454), and her mother, Lady Phillips, daughter of Ralph, Earl of Westmoreland, appears a descent from Edward III. of England.

The main line of descent from the Scottish kings is through Lady Joan Douglas, wife of the 5th Lord Dacre, and daughter of the Princess Egidia who married the 1st Earl of Douglas (died 1384). Princess Egidia was a daughter of King Robert of Scotland; and so, through a succession which includes Robert the Bruce, and the king Duncan who was murdered by Macbeth, the ancestry goes back in a direct line to Donald VI., who succeeded to the throne of Scotland in 889, on the abdication of Gregory the Great, and died in 900.

ALFRED THE GREAT

The succession from Alfred the Great, and also that from the Norman kings, is linked at more than one point with this Scottish ancestry.

Lady Adeline, wife of Prince Henry of Scotland, was descended from William the Conqueror, and Henry's father, David I., King of Scotland, and Earl of Huntingdon in the English peerage, had married Lady Maud, daughter of Waltheof, Earl of Northumberland (died 1153), who was a descendant of Alfred the Great. A descent from Alfred is to be traced also through the marriage of another Scottish king, Malcolm III. ("Canmore"), who died in 1098, and whose wife was the Princess Margaret, daughter of Edward the Exile (died 1057), son of the Saxon king, Edmund Ironside.

The English line of the descent from Alfred the Great

(died 901) is through the Lady Eleanor Nevill. She married Thomas Stanley, 1st Earl of Derby, who crowned Henry VII. on Bosworth Field and died in 1524. A descendant of his, Elizabeth Stanley, married the first Charles Lloyd of Dolobran (born 1597). The descent of the Nevills from Alfred is traced through the Lords of Raby to Cospatric, Saxon Earl of Northumberland, who was confirmed in his dignities by William the Conqueror, but was deposed soon afterwards for rebellion against the Norman rule. Cospatric fled into Scotland, taking with him Edgar Atheling, the Saxon claimant to the English throne, and Edgar's sister, the Princess Margaret. Cospatric was descended, in the female line, from King Ethelred II., and so, through kings Edgar, Edmund I. and Edward the elder, from Alfred.

By the marriage of the Saxon Princess Margaret to Malcolm III. of Scotland comes another collateral royal descent. Their daughter Matilda was espoused by Henry I. of England. This union of the Norman and Saxon royal families contributed greatly to the popularity of Henry I. and to the pacification of the kingdom, while from the marriage of their daughter, the Empress Matilda, to Geoffrey Count of Anjou, sprang the Angevin or Plantagenet line of English kings.

From one of the greatest of these, Edward I., "the English Justinian," the best known pedigree of the Lloyds, that given in Foster's *Royal Descent*, is traced through Elizabeth Lort, wife of the second Charles Lloyd of Dolobran. Her mother, Olive Phillips, was fifth daughter of Sir John Phillips, Bart., of Picton Castle, Pembroke (died 1629). Sir John, who was descended from Prince Rhys of South Wales, married Mary, daughter of Sir John Perrott, of Haroldstone, K.B., who was Lord-Deputy of Ireland in 1583 and Admiral of the Fleet, and died in the Tower. Through Mary Berkeley, the mother of Sir John, the Perrots were descended, through the Berkeleys of Ragland, from Sir Maurice Berkeley (summoned to Parliament 1362-1368), who married a daughter of Hugh le De Spencer (ancestor of the present Earl Spencer). This was the younger of the two De Spencers, father and son, who championed the cause of the weak Edward II. against the barons in 1326, and endeavoured to strengthen the throne on constitutional lines by a statute directed against the assumption of legislative power by the baronage alone. The younger De Spencers, on the capture of the king by the barons in 1326,

was summarily condemned as a traitor and hanged on a gibbet fifty feet high, the king being murdered at Berkeley Castle in the following year. This De Spencer had married Eleanor, whose parents were Gilbert de Clare, Earl of Gloucester and Hertford, and Joan Dacre, daughter of Edward I.

Curiously, Mr. Owen Thomas in his more elaborate chart has not carried back the pedigree of the Lloyds through the line thus leading from Edward I. Olive Phillips is mentioned, but her descent is not traced. Probably he was satisfied with having discovered a more ancient royal ancestry. His chart, however, does give a double line of descent from Edward I., converging in the Stanleys, ancestors of the wife of the first Charles Lloyd of Dolobran.

THE FIRST EARL OF DERBY

The first Earl of Derby was descended, in the female line, from the De Bohuns, one of whom, Humphrey de Bohun, Earl of Hereford, High Constable of England (died 1341), married Elizabeth, daughter of Edward I. This Earl of Derby married Lady Eleanor Nevill, through whom a descent from Alfred the Great has already been shown, and whose father, Richard Nevill, Earl of Salisbury, through his mother, Lady Joan Beaufort, daughter of "John of Gaunt, time-honoured Lancaster," was descended from the first three Edwards. Moreover, Lady Eleanor's mother, Lady Alice Montacute, was descended from Prince Edward, Earl of Kent (executed 1329), third son of Edward I. Lady Joan Plantagenet (known as "The Fair Maid of Kent"), daughter of this prince, married an ancestor of the Lady Eleanor Holland, who became wife of Thomas Montacute, Earl of Salisbury, and mother of Richard Nevill's wife, Lady Alice.

OUR WELSH ANCESTRY

The Welsh ancestry of the Lloyds, traced by Mr. Owen Thomas, is equally interesting. There is the direct family descent from the kings or princes of South Wales already mentioned, and through the marriage of John Lloyd (cousin of the second David Lloyd of Dolobran) with Margaret

Kynaston, and that of their granddaughter to the first John Lloyd of Dolobran, the Lloyds of Birmingham are descended from King Roderick the Great, who in 843 became King of all Wales. Roderick was King of North Wales by maternal inheritance, of Powis by paternal descent, and of South Wales by marriage.

The mother of the first Charles Lloyd, and grandmother of the Charles Lloyd the Quaker, through whose sufferings for conscience' sake occurred the migration of one branch of his family to Birmingham, was Katherine Wynne, daughter of Humphrey son of the John Lloyd and Margaret Kynaston just mentioned. Humphrey Lloyd had assumed the surname of Wynne and was settled at Garth near Duffryn, Montgomeryshire. The father of Margaret Kynaston was Sir Roger Kynaston, Knight of Hordley, Salop, who distinguished himself at the battle of Bloreheath (1459). His wife, Lady Elizabeth Grey, daughter of John Powis, could claim royal descent through Princess Gundred, daughter of William the Conqueror, and through Prince Thomas, Earl of Norfolk, second son of Edward I.

An ancestor of Sir Roger's, Madoc Kynaston, who was slain at the battle of Shrewsbury (1403), having taken part with Owen Glendower (also a descendant of King Roderick the Great) in the Percys' Rebellion, had married Lady Isolda Percy, a descendant (through her father, Henry, 1st Earl of Northumberland of his line) of Henry III., and, through her mother, Margaret Nevill, of Alfred the Great. Madoc Kynaston, through his mother, Agnes, and his grandmother, Annes, the wife of Llewellyn Dhu, 3rd Baron of Cymmes (a descendant of Prince Madoc of Powys), was descended from the eldest of the lines of princes which traced their origin to Roderick the Great. The father of the Lady Annes was Jevan ap Jorwerth of Llanwyllin, Merionethshire, while her mother, Margaret, was a direct descendant in the male line from Prince Madoc of Powys, and, through her mother, from Richard de Cornewall, grandson of King John of England. Jevan's mother, Gwen, was in the line of descent from Roderick, while his father, Jorwerth ap David, was descended from Prince David, son of King Owen of North Wales, and Princess Emma, daughter of King Henry of England. Among the illustrious ancestors of the Lady Gwen was Prince Cadwalader, Earl of Cardigan, the famous Welsh general (died 1172).

Some interesting facts in the genealogy of the Lloyds may

be noted at this point. The wife of Prince Cadwalader, Lady Alice Fitz-Gilbert, was daughter of Richard, Earl of Hertford, and of Lady Adelicia, through whom is to be traced yet another line of descent from Alfred the Great. This line goes back through Algar, Earl of Cornwall and Mercia, whose wife was a daughter of William Mallet, a Norman baron who buried the body of Harold after the battle of Hastings (1066). Algar's father was the Leofric, Earl of Mercia (died 1057), and his mother the Lady Godiva, who figures in the famous Coventry legend, and who were buried in the abbey founded by them at Coventry. Leofric was descended from Alfred through that king's daughter, the Princess Ethelfleda, who, it is curious to note, took the field against the Welsh on the death of her husband Ethelred, the last Duke of Mercia. The Lloyds can also claim an infusion of Danish royal blood, through the marriages of some of their ancestors. For instance, Leofrige, Earl of Mercia, and father of Leofric, married Alwara, daughter of Athelstan, Danish Duke of East Anglia.

To resume the Welsh genealogy, Prince Cadwalader or Cadwalader was a son of King Griffith II., who was Sovereign of North Wales 1077-1137, though his father, Prince Conan, and his grandfather, Prince Jago, had been excluded from the throne in favour of princes of a younger branch. Jago's father, King Idwall II. (died 993), was fourth in the line of descent from Roderick the Great, through the eldest son, King Anarawd, Sovereign of North Wales. The kingdom had been divided on Roderick's death—North Wales to his eldest son, South Wales going to his second son, Cadell, and Powys to the third son, Mervyn. On Mervyn's death Cadell took possession of Powys, and these two kingdoms remained united for 170 years. A descent from Roderick through Cadell is established by the marriage of Ivan Teg with Maud Blaney, a descendant of this king, as well as by marriage of earlier ancestors, while in the tenth century the families of Cadell and Mervyn had been united by the marriage of King Owen I., Sovereign of South Wales, with the dispossessed Crown Princess, Angharad of Powys, granddaughter of Mervyn.

An Irish royal ancestry of the Lloyds is to be traced through the marriage of Prince Conan, father of Griffith, with Ranulf, daughter of Alflaad, Prince of Dublin. From King Griffith are descended the William-Wynn family of baronets and the Tudor sovereigns of England.

In the privately printed books by Joseph Foster, also

Burke's *Landed Gentry*, &c., also *Farm and its Inhabitants*, by Mrs. Lowe of Ettington, it is mentioned that Meorig, the first of that name on record, was succeeded by his eldest son Sawl; then followed Lyman, Llewellyn, Leissylt, Lowarch, Collwyn, Prince of Demeca or Dimitia, part of Merionethshire and Montgomeryshire; then followed Gwyn Prince of Dyfed, Gwryant, Ivor, Llewellyn, Cadwyan, Griffith, Cadwegan, Aleth Prince of Dyfed; Uchidryd, Jerweth Lord of Falgarth, who married, in 1112, Ellen, daughter of Uchdryd Edwyn Prince of Fegengl; Georgeman, Gwerfyl, Cynddelw, Rivid, Celynin or Cyhylin. The Heralds Office gives the descent from Aleth, Uchdryd, Gwrgency, Jerworth, Cyndheln, Ririd, Cyhylin.

Further information is given respecting the Lloyds of Dolobran in the ninth volume of the Powys-land Club (printed for the club by Thos. Richards, 37 Great Queen Street, London, 1876).

Charles Perrin Smith of Trenton, New Jersey, one of the descendants of Thomas Lloyd, having joined the Powys-land Club, has since compiled from the Montgomeryshire collections and other sources, addenda to the Lloyd lineage; also in 1870 he had privately printed, *The Lineage of the Lloyd and Carpenter Family*, and in 1875, *The Home and Ancestry of Thomas Lloyd, Governor of Pennsylvania*, who was born in 1640. and died in 1694.

APPENDIX II

I GIVE here, from the second number of *Lloyd's Bank Magazine*, December 1902, the original prospectus of Lloyds Bank issued on March 29, 1865, together with the names of the Provisional Committee, and also the first Report of the Bank, dated February 9, 1866, and the first balance sheet, dated December 31, 1865. I add also the balance sheet of December 31, 1883, just before the London amalgamations, and the balance sheet of December 31, 1906.

LLOYDS BANKING COMPANY LIMITED.

Founded on the Private Banks of Messrs. Lloyd & Company and Messrs. Moilliet & Sons.

TO BE INCORPORATED UNDER "THE COMPANIES ACT, 1862."

Capital £2,000,000 in 40,000 Shares of £50 each.

First Issue 25,000 Shares.

Calls not to exceed in the aggregate £12, 10s. per share.

PROVISIONAL COMMITTEE.

John Foster Adams, Esq., Olton Hall.
Mr. Thomas Adams, Birmingham.
Mr. Arthur Albright, Oldbury.
Rev. G. W. B. Adderley, Fillongley Hall.
Charles Haden Adams, Esq., Fillongley.
Mr. Frederick Ash, Birmingham.

Mr. J. Bates, Birmingham.
 Rev. B. Jones-Bateman, Sheldon.
 James T. Bolton, Esq., Solihull.
 Mr. Samuel Briggs, Birmingham.
 Mr. Joseph Bourne, Birmingham.
 Edwin Bullock, Esq., Handsworth.
 Mr. R. C. Brinton, Birmingham.
 Mr. John Cadbury, Birmingham.
 Mr. Henry Cooper, King's Heath.
 H. H. Chattock, Esq., Solihull.
 Mr. Joseph Chamberlain, Birmingham.
 Mr. J. B. Chamberlain, Birmingham.
 Mr. Charles Couchman, Temple Balsall.
 Mr. J. Cooper, Birmingham.
 Mr. C. W. S. D. Deakin, Birmingham.
 William Stratford Dugdale, Esq., Merevale Hall.
 Mr. Wm. Hy. Deykin, Edgbaston.
 Abraham Dixon, Esq., Birches Green.
 George Dixon, Esq., Birmingham.
 Mr. T. S. Eddowes, Sutton Coldfield.
 Mr. Alfred S. Evans, Edgbaston.
 Mr. William Fowler, Erdington.
 Mr. D. J. Fleetwood, Birmingham.
 Mr. Hy. A. Fry, Birmingham.
 Joseph Foster, Birmingham.
 Edward Gem, Esq., Bellevue House, Halesowen.
 William Gough, Esq., Edgbaston.
 Mr. William M. Gough, Edgbaston.
 Mr. James Grundy, Birmingham.
 Sampson Hanbury, Esq., Warley Hall.
 Mr. Vincent Holbeche, Sutton Coldfield.
 Mr. William Hutton, Ward End Hall.
 Timothy Kenrick, Esq., Edgbaston.
 Thomas Lane, Esq., Moundsley Hall, Kings Norton.
 James Lloyd, Esq.,
 Sampson S. Lloyd, Esq., } Partners in the firm of
 Thomas Lloyd, Esq., } Lloyds & Co.
 Mr. George B. Lloyd,
 Mr. Sampson Lloyd, Wednesbury.
 Mr. Samuel Lloyd, Wednesbury.
 John Towers Lawrence, Esq., Balsall Heath.
 James Moilliet, Esq., } of the firm of
 Theodore Moilliet Esq., } Moilliet & Sons.
 Mr. McCallum, Birmingham.
 Mr. W. G. Postans, Birmingham.
 Thomas Piggott, Esq., King's Heath.
 Mr. Joseph Price, Birmingham.
 Mr. Henry Richards, Birmingham.
 Mr. Thomas Redfern, Edgbaston.
 Rev. P. M. Smythe, Solihull.
 Mr. Joseph Smallwood, Birmingham.
 Mr. William Southall, Edgbaston.
 Mr. Brooke Smith, Birmingham.

APPENDIX II

Mr. William Sutton, Birmingham.
 Mr. Robert Thomas, Smethwick.
 W. F. Taylor, Esq., Doveridge Hall, Uttoxeter.
 Mr. Samuel Timmins, Birmingham.
 Mr. F. Timmins, Birmingham.
 Mr. Z. Twamley, Castle Bromwich.
 Mr. W. M. Warden, Birmingham.
 Mr. John Wilkes, Birmingham.

With power to add to their number.

SOLICITORS.

Messrs. GRIFFITHS & BLOXHAM, 6 Bennett's Hill.
 Messrs. RYLAND & MARTINEAU, 7 Cannon Street.
 Messrs. INGLEBY, WRAGGE & EVANS, 4 Bennett's Hill.

BROKERS.

Messrs. J. PEARSON & SONS, Bennett's Hill.

PROSPECTUS.

The recent alterations in the Law affecting Banking Partnerships, and the growing requirements of the Trade of this District, have determined Messrs. Lloyds & Company and Messrs. Moilliet and Sons to extend the basis of their present Partnerships by converting them into a Joint-Stock Company with limited liability.

Arrangements have consequently been made with the Provisional Committee above named, on behalf of themselves and such others as may become Shareholders, for the formation of a Company under the name, and with the Capital appearing at the head of this Prospectus.

After allotting 12,500 Shares to Messrs. Lloyds & Company and Messrs. Moilliet & Sons, it is proposed to issue 12,500 Shares at a Premium of £5 each, and this it is estimated will raise a sum equal to the amount required to be paid for the purchase of the Goodwill, so that the whole amount to be received for Deposits and subsequent calls may be available for the purposes of the Bank. It is proposed that the remaining 15,000 Shares shall be reserved for issue at such premiums, at such times, and to such persons, as the Directors shall consider most conducive to the Interests of the Company.

The Surplus Premiums (if any) not required for the payment of the Goodwill will be carried to a Reserve Fund—and it is intended

that until such Fund, arising from this source and from profits, shall amount to a sum equal to one-fifth of the paid-up Capital, no Dividend shall be made exceeding 10 per cent. per annum on the amount of paid-up Capital.¹

A Deposit of £5 a Share is to be paid on allotment in addition to the Premium. Further Calls are not to exceed at one time £2, 10s. a Share, and are not to be made at less intervals than three calendar months. The aggregate amount of Calls will not exceed £12, 10s. a Share; the remaining £37, 10s. a Share is to be available only for the ultimate liabilities of the Company.

The Business of the Company will commence as from the 1st of May 1865, or as soon afterwards as may be practicable, and will for the present be carried on at the premises occupied by Messrs. Lloyds & Company and Messrs. Moilliet & Sons.

The Messrs. Lloyds and Messrs. James Moilliet and Theodore Moilliet will retain a considerable interest in the Capital of the Company, and it is proposed to offer them Seats on the Board of Directors.

The Provisional Committee are taking the necessary steps for the Registration of the Company. They will make the first Allotment of Shares, and appoint the first Directors.

Applications for Shares from the present connections of the two Banks will receive especial attention; in dealing with applications from other persons, preference will be given to those who bring Accounts. All applications must be made in the Form, of which a copy is annexed, and sent to the Offices of

| | |
|---|--|
| Messrs. Griffiths & Bloxham, Messrs. Ryland & Martineau, or Messrs. Ingleby, Wragge & Evans, | } <i>Solicitors,</i> <i>Birmingham.</i> |
|---|--|

BIRMINGHAM, 29th March 1865.

¹ The conclusion of this paragraph differs from that in the Prospectus first issued, which did not correctly express the intention of the Promoters.

THE FIRST REPORT OF THE BANK.

LLOYDS BANKING COMPANY LIMITED.

FOUNDED ON

The Private Banks of Messrs. Lloyds & Co. and Messrs. Moilliet and Sons, with which have subsequently been amalgamated the Banks of Messrs. P. & H. Williams, Wednesbury, and Messrs. Stevenson, Salt & Co., Stafford and Lichfield.

| | | | | | | |
|----------------------------------|---|---|---|------------|---|---|
| Authorised Capital | . | . | . | £2,000,000 | 0 | 0 |
| Paid-up Capital (31st Dec. 1865) | . | | | 143,415 | 0 | 0 |
| Reserved Fund (31st Dec. 1865) | . | | | 27,750 | 2 | 6 |

Directors.

| | |
|--------------------------------|------------------|
| TIMOTHY KENRICK, Esq. | Chairman. |
| THOMAS LLOYD, Esq. | Deputy-Chairman. |
| JOSEPH CHAMBERLAIN, Esq. | |
| CHARLES COUCHMAN, Esq. | |
| GEORGE DIXON, Esq. | |
| ALFRED S. EVANS, Esq. | |
| EDWARD GEM, Esq. | |
| SAMPSON HANBURY, Esq. | |
| SAMPSON SAMUEL LLOYD, Esq. | |
| GEORGE BRAITHWAITE LLOYD, Esq. | |
| JAMES MOILLIET, Esq. | |
| THOMAS SALT, Jun., Esq. | |
| HENRY WILLIAMS, Esq. | |

Managing Director.

SAMPSON SAMUEL LLOYD, Esq.

Secretary.

Mr. HOWARD LLOYD.
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Sub-Managers.

Mr. J. HICKLING.

Mr. HOWARD LLOYD.

*Head Office: HIGH STREET, BIRMINGHAM.**Branches (in 1865).*

Cherry Street, Birmingham—Mr. THOMAS EVANS.
 Stafford—Mr. E. DICKENSON. Oldbury—Mr. WILLIAM JAGGER.
 Lichfield—Mr. E. C. SEARGEANT. Tamworth—Mr. W. N. FIELD.
 Wednesbury—Mr. F. DEAKIN.

Sub-Banches and Agencies.

BREWOOD, COLESHILL, ECCLESALL, HALESOWEN, PENKRDGE,
 RUGELEY, and SUTTON COLDFIELD.

LONDON AGENTS—for Birmingham, Wednesbury, Oldbury and Tamworth : Messrs. BARNETTS, HOARES, HANBURYS & LLOYD; and for Stafford, Lichfield, Rugeley, and Eccleshall : Messrs. STEVENSON, SALT & SONS.

CURRENT ACCOUNTS (whether large or small) are received and conducted on fair and liberal terms.

DEPOSITS (of any amount not under £5) are received, from customers or from the public, on favourable terms, the rate of interest allowed fluctuating occasionally with the value of money. Persons having current accounts can at any time transfer a portion of their credit balance to deposit account.

LETTERS OF CREDIT are issued upon the principal places in England, Scotland and Ireland, also in America, Australia, Van Diemen's Land, and New Zealand, and are obtained at two days' notice upon the chief cities of the Continent.

DIVIDENDS on all descriptions of Government and other Stock are received. The Sale and Purchase of English and Foreign Stocks and Shares effected, and every other description of Banking Business transacted on liberal terms.

THE FIRST REPORT.

REPORT OF THE DIRECTORS
OF
LLOYDS BANKING COMPANY LIMITED,
TO THE SHAREHOLDERS,

At the first Ordinary General Meeting, held at the Exchange
Assembly Room, Birmingham,
On Thursday, the fifteenth of February 1866, at Twelve
o'clock Noon.

The Directors of Lloyds Banking Company Limited have great pleasure in laying before the Shareholders, on the occasion of their first Ordinary Meeting, the annexed statement of the Liabilities and Assets of the Bank at 3rd December last.

At the close of eight months' operations in Birmingham and Oldbury, and five months in Wednesbury, the Balance in favour of the Bank, after payment of all charges, expenses, and bad debts, is £26,944, 16s. 11d., and the amount available, after providing for contingencies, rebate of bills, and two-thirds of the preliminary expenses (which are an exceptional charge) is £18,323, 2s. 9d.

In accordance with the Articles of Association which provide that so long as the Reserved Fund is less than one-fifth of the paid-up Capital, no Dividend shall be paid exceeding the rate of £10 per cent. per annum, your Directors recommend that £8988, os. 3d. be appropriated to the payment of a Dividend at that rate, and that the remainder, £9335, 2s. 6d., be carried to the Reserved Fund, which will then stand at £27,750, 2s. 6d.

The amount of business done has much increased since the amalgamation of the three private Banks which formed the basis of the Company, and your Directors feel that they may congratulate

the Shareholders on the result, which has exceeded their anticipations, especially as the state of the Money Market during the summer months was by no means favourable to Banking operations.

Since the last General Meeting, a branch has been opened in the town of Tamworth, which your Directors have reason to believe will prove beneficial.

Your Directors have the satisfaction to report that they have concluded an agreement with the well-known and old-established firm of Messrs. Stevenson, Salt & Company for the amalgamation with this Company of their Banking Business at Stafford, Lichfield, Rugeley, and Eccleshall, and that this agreement has had the unanimous approval of the Extraordinary General Meeting held on 31st January last. It will be again submitted to you for final confirmation after the close of the Ordinary General Meeting.

In the opinion of your Directors this extension of business should be accompanied by some enlargement of Capital, and after careful consideration they have decided to recommend a further issue of Shares in the proportion of one in ten to the proprietors of all Shares issued previously to 31st December last.

Your Directors recommend that on this occasion the issue be made at a premium of £6 per Share.

The Directors who retire by rotation are Messrs. Joseph Chamberlain, Charles Couchman, George Dixon, and George Braithwaite Lloyd; they are all eligible, and offer themselves for re-election.

The Auditor, Mr. Edwin Laundy, also retires, but is eligible for re-election.

The Dividend will be payable on the 19th instant, free of income tax.

TIMOTHY KENRICK, *Chairman.*

BIRMINGHAM, 9th February 1866.

THE FIRST BALANCE SHEET OF THE BANK.

STATEMENT OF LIABILITIES AND ASSETS,
ON 31ST DECEMBER 1865.

LIABILITIES.

| | | | |
|--|-------------------|---|---|
| Amount of Capital paid up | £143,415 | 0 | 0 |
| Amount due on Deposit, Current, and other Accounts | 1,166,160 | 6 | 7 |
| Reserved Fund | 18,415 | 0 | 0 |
| Profit and Loss | 18,323 | 2 | 9 |
| | <u>£1,346,313</u> | 9 | 4 |

ASSETS.

| | | | |
|---|-------------------|----|---|
| Cash in hand and at Agents | £126,170 | 16 | 7 |
| Bills of Exchange | 655,435 | 19 | 2 |
| Advances on Current Accounts, Loans on Stock, Purchase Account, and other Securities | 556,115 | 17 | 4 |
| Bank Premises, Furniture, Fittings, &c. . . . | 8,054 | 18 | 0 |
| Preliminary Expenses (less amount written off) . . | 535 | 18 | 3 |
| | <u>£1,346,313</u> | 9 | 4 |

HOWARD LLOYD, *Secretary.*

I hereby certify that I have Audited the Accounts of the Company, and that the above Statement correctly sets forth the position of its affairs on 31st December 1865.

EDWIN LAUNDRY, *Public Accountant,
Auditor.*

At this time the number of Offices was 13; the Staff consisted of 50; and there were 865 Shareholders. There are now in 1906 over 19,000 Shareholders.

POSITION OF THE BANK AT 31ST DECEMBER
1883,

SHORTLY BEFORE THE FIRST LONDON
AMALGAMATIONS.

LLOYDS BANKING COMPANY LIMITED.

| | |
|--|------------|
| Subscribed Capital | £3,062,500 |
| In 61,250 Shares of £50 each. | |
| Capital paid up (61,250 Shares, £8 paid) | £490,000 |
| Reserved Fund | £300,000 |

Directors.

SAMPSON SAMUEL LLOYD, Esq., Chairman.
THOMAS SALT, Esq., M.P., Deputy-Chairman.
WILLIAM COPE, Esq. JOHN GULSON, Esq.
CHARLES COUCHMAN, Esq. J. ARTHUR KENRICK, Esq.
WM. FLEEMING FRYER, Esq. THOMAS LLOYD, Esq.
EDWARD GEM, Esq. GEORGE BRAITHWAITE LLOYD, Esq.
JOHN SPENCER PHILLIPS, Esq.

General Manager.

Mr. HOWARD LLOYD.

Secretary.

Mr. HENRY MORTIMORE.

Head Office: COLMORE ROW, BIRMINGHAM.

APPENDIX II

POSITION IN 1883.

| BRANCH. | MANAGER. | BRANCH. | MANAGER. |
|-----------------|-------------------------|--------------------|--|
| Birmingham— | | Oldbury | Mr. John Y. Anderson |
| Colmore Row | Mr. Francis C. Bourne | Rugby | Mr. Arthur R. Cox |
| High Street | Mr. John Hickling | Rugeley | Mr. Arthur H. Pratt |
| Aston Road | Mr. Charles P. Newman | Shifnal | Mr. John Harrison |
| Deritend | Mr. Wm. H. Fletcher | Shrewsbury | Mr. John F. Champion |
| Five Ways | Mr. John Willis | Smethwick | Mr. John A. Goode |
| Gt. Hampton St. | Mr. James Matthew | Stafford | Mr. Edwin C. Sargeant |
| Burton-on-Trent | Mr. Octavius Leatham | Stratford-on-Avon | Mr. J. Dixon Taylor |
| Cannock | Mr. Charles Harper | Tamworth | Mr. Charles Hensman |
| Coventry | Mr. Harry B. Francis | Walsall | Mr. Andrew McKean |
| Dudley | Mr. George Wilkinson | Warwick | Mr. William Tims |
| Great Bridge | Mr. Frank H. Ragg | Wednesbury | Mr. Walter Blackburn |
| Halesowen | Mr. Frederic D. Nutt | Wellington (Salop) | Mr. John Kynoch |
| Hanley | Mr. Fredk. S. Stringer | Welshpool | Mr. Matthew Powell |
| Ironbridge | Mr. Thomas Powell | West Bromwich | Mr. John Y. Anderson, <i>pro tem.</i> |
| Leamington | Mr. Edward Seymour | Whitchurch | Mr. John Rogers |
| Lichfield | Mr. Wm. B. Wordsworth | Wolverhampton | Mr. R. Fryer Morson |
| Longton | Mr. Henry C. Ramsdale | | |
| Newport (Salop) | Mr. Wingfield Dickenson | | |

Sub-Banches and Agencies.

| | | | |
|------------------|-----------|------------|-----------|
| BLOXWICH | DAWLEY | HEDNESFORD | PENKRIDGE |
| BREWOOD | ECCLESALL | MOSELEY | SOLIHULL |
| COLESHILL | ELLESMORE | OAKENGATES | SOUTHAM |
| SUTTON COLDFIELD | | | |

London Agents.

For Birmingham, Coventry, Dudley, Great Bridge, Halesowen, Leamington, Oldbury, Rugby, Smethwick, Stratford-on-Avon, Tamworth, Walsall, Warwick, Wednesbury, West Bromwich and Wolverhampton :—

Messrs. BARNETTS, HOARES, HANBURY & LLOYD.

For Burton-on-Trent, Cannock, Hanley, Ironbridge, Lichfield, Longton, Newport, Rugeley, Shifnal, Shrewsbury, Stafford, Wellington, Welshpool and Whitchurch :—

Messrs. BOSANQUET, SALT & CO.

THE BALANCE SHEET PRECEDING THE
FIRST LONDON AMALGAMATIONS.

STATEMENT OF LIABILITIES AND ASSETS
ON 31ST DECEMBER 1883.

LIABILITIES.

| | | | |
|--|-------------------|----|---|
| Subscribed Capital (being 61,250 Shares of £50 each) | <u>£3,062,500</u> | 0 | 0 |
| Capital called up, viz. :— | | | |
| 61,250 Shares at £8 per Share | £490,000 | 0 | 0 |
| Amount due on Deposit, Current, and other Accounts | 6,467,497 | 19 | 9 |
| Reserved Fund | 300,000 | 0 | 0 |
| Profit (including £5483, 18s. 2d. brought forward from last year) | £102,969 | 0 | 7 |
| Less Interim Dividend for half-year ending 30th June, at 20 per cent. per annum | 49,000 | 0 | 0 |
| | <u>£53,969</u> | 0 | 7 |
| Balance, proposed to be appropriated as follows :— | | | |
| In Payment of half- year's Dividend to 31st December at 20 per cent. per annum | £49,000 | 0 | 0 |
| To be carried for- ward to next year | 4,969 | 0 | 7 |
| | <u>53,969</u> | 0 | 7 |
| | <u>£7,311,467</u> | 0 | 4 |

APPENDIX II

ASSETS.

| | | | |
|--|-------------------|----|---|
| Cash in hand, at Agents, at Call, and at Short Notice | £1,139,981 | 5 | 4 |
| Bills of Exchange | 1,326,426 | 5 | 0 |
| Consols, India Stock, and other Government Securities (£686,205, 1s. 4d.), Colonial Government, Railway, Freehold, and other Investments | 1,470,112 | 15 | 6 |
| Advances, Promissory Notes, Loans on Security, &c. | 3,227,397 | 16 | 4 |
| Bank Premises and Furniture | 147,548 | 18 | 2 |
| | <u>£7,311,467</u> | 0 | 4 |

HOWARD LLOYD, *General Manager.*

We hereby certify that we have audited the Accounts of the Company, and that the above Statement correctly sets forth the position of its affairs on the 31st day of December 1883.

LAUNDY & CO., *Chartered Accountants,*
Auditors.

The profits were £97,000; Offices, 49; Staff, 520; Shareholders, about 1750.

BALANCE SHEET, 31ST DECEMBER 1906.

LIABILITIES.

| | |
|--|----------------------|
| Current, Deposit, and other Accounts, including Rebate of Bills and provision for Contingencies | £63,587,931 15 6 |
| Profit and Loss Balance, as per Account below | <u>428,683 5 9</u> |
| | £64,016,615 1 3 |
| Bills Accepted or Endorsed | 4,852,666 3 7 |
| Liabilities in respect of Customers' Loans to Brokers, fully secured | <u>£341,500</u> |
| Capital paid up, viz., 481,450 Shares of £50 each, £8 per Share paid | 3,851,600 0 0 |
| Reserve Fund | <u>2,950,000 0 0</u> |
| | £75,670,881 4 10 |

ASSETS.

| | |
|---|-----------------------|
| Cash in hand and with the Bank of England | £10,971,975 18 8 |
| Cash at Call and Short Notice | 4,008,849 5 9 |
| Bills of Exchange | 7,516,567 16 11 |
| Consols (at 85) and other British Government Securities | 6,946,794 9 5 |
| Indian and Colonial Government Securities, Cor- poration Stocks, English Railway Debenture and Preference Stocks, and other Investments | <u>5,101,736 14 0</u> |
| Advances to Customers and other Securities | £34,545,924 4 9 |
| Liabilities of Customers for Bills Accepted or En- dorsed by the Company | 34,577,069 1 2 |
| Bank Premises | 4,852,666 3 7 |
| | <u>1,695,221 15 4</u> |
| | £75,670,881 4 10 |

APPENDIX II

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED
31ST DECEMBER 1906.

Dr.

| | |
|--|---------------|
| To Interim Dividend for Half-year ended 30th June, at 17½ per cent. per annum | £337,015 0 0 |
| Reserve Fund | 50,000 0 0 |
| Bank Premises Account | 35,000 0 0 |
| Income Tax | 39,155 2 6 |
| Half-year's Dividend to 31st Decem- ber, at 18½ per cent. per annum . | £361,087 10 0 |
| Balance carried forward to next year | 67,595 15 9 |
| | <hr/> |
| | 428,683 5 9 |
| | <hr/> |
| | £889,853 8 3 |

Cr.

| | |
|---|--------------|
| By Balance brought forward from last year | £59,048 16 6 |
| Net Profit for the year, after making provision for Rebate, Bad Debts, and Contingencies | 830,804 11 9 |
| | <hr/> |
| | £889,853 8 3 |

E. ALEXANDER DUFF, *General Manager.*
 J. DIXON TAYLOR, } *Country General Managers.*
 ALEXANDER FYSHE, }

AUDITORS' CERTIFICATE AND REPORT.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with.

We have examined the above Balance Sheet with the Accounts of the Company, including the Certified Returns from the Branches; and, having satisfied ourselves as to the correctness of the Cash and Investments, and considered in detail the other items of the Account, we are of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs on the 31st December 1906, as shown by the books of the Company.

PRICE, WATERHOUSE & CO., *Chartered Accountants, Auditors.*

11th January 1907.

REPORT OF THE DIRECTORS,

To be presented to the Shareholders at the Forty-ninth Ordinary General Meeting, to be held at the Grand Hotel, Colmore Row, Birmingham, on Friday, the Twenty-fifth day of January 1907, at 12.30 p.m.

Your Directors present herewith a Statement of the Liabilities and Assets of the Company on the 31st day of December last.

The available Profit for the past year, including the amount brought forward, after payment of Salaries, Pensions, other charges and expenses, and the annual contribution of £4500 to the Provident and Insurance Fund, and making full provision for Rebate, Bad Debts, and Contingencies, is £889,853, 8s. 3d.

Out of this an Interim Dividend at the rate of 17½ per cent. per annum, free of Income Tax, amounting to £337,015, was paid for the half-year ended the 30th day of June last; £50,000 has been added to the Reserve Fund; £35,000 has been written off the Bank Premises Account; and £39,155, 2s. 6d. has been applied in payment of Income Tax on the Dividends, &c.

From the balance remaining, £428,683, 5s. gd., your Directors recommend that a Dividend of 15s. per share, being at the rate of 18¾ per cent. per annum for the past half-year, amounting to £361,087, 10s. od., be now declared, and that the balance, £67,595, 15s. gd., be carried forward to the Profit and Loss Account of the present year.

The amalgamation of the Devon and Cornwall Banking Company Limited with this Bank, alluded to in the last Report, has been carried through, and has proved mutually satisfactory.

The Directors who retire at this meeting are Messrs. Richard Hobson, J. Arthur Kenrick, and Edward Nettlefold. They are all eligible, and offer themselves for re-election.

The Auditors also retire, and are eligible for re-appointment.

The Dividend will be payable on and after the 29th instant, free of Income Tax.

J. SPENCER PHILLIPS, *Chairman.*

11th January 1907.

I append an abridged report (from the *Birmingham Daily Post*) of the last annual meeting of Lloyds Bank, which

was held on January 25, 1907, at the Grand Hotel, Birmingham, under the presidency of Mr. J. Spencer Phillips, chairman of the bank.

There was a large attendance of shareholders. The Chairman, in moving the adoption of the report and the declaration of the dividend, said the year 1906 had been remarkable for its commercial prosperity, activity of trade, and advance in price of commodities. We had had nothing like it for nearly thirty years, and it had been the result of a variety of causes all making for the same end. For the first time for seven years we had had general peace throughout the world. . . . How great the general prosperity had been was shown by all the figures which bore on the trade of the country. Our foreign trade had for the first time on record exceeded 1000 millions sterling. Imports had increased by £42,968,000, or 7.8 per cent., and exports by £45,856,000, or 13.9 per cent. And those increases were on the year 1905, which greatly exceeded the predecessor. What was more satisfactory was the fact that not only was the percentage of the increase of the exports nearly double that of the imports, but the actual amount was £3,000,000 more. The increase in imports had been mainly in raw material and unmanufactured articles, which accounted for £29,000,000 out of £42,000,000, or more than two-thirds of the whole; whilst the gain in exports had been almost entirely in manufactured articles, particularly iron and steel—£36,000,000 out of £45,000,000. Our exports during the last three years—since 1903—had grown no less than £85,000,000, or 29 per cent., and the exports of the United States, which also had increased 23 per cent. during the same period, were less in the aggregate than our own by some seven millions. . . . The average Bank rate had been £4, 5s. 3d., as against £3, os. 3d. for 1905. . . . They had 360 branches and 162 sub-branches, making a total of 522. Their staff numbered 2623, and their shareholders 19,200. The number of their accounts had increased by 11,123 during the year, after allowing for the Devon and Cornwall amalgamation. Their pensioners numbered 178, and the amount of pensions they paid during the year was £41,280, an increase over the previous year of £7637, of which £3824 was due to the Devon and Cornwall amalgamation. As he had so often explained, their policy was that profit came second, and a long way second,

to safety and strength; and if they had less regard to the latter consideration they could increase the former by 30 per cent. to 50 per cent. He concluded his speech last January by saying, in reference to 1904, that the balance sheet then presented was the strongest they had ever shown. He thought they might honestly say that the present one was stronger still. (Applause.)

Mr. J. A. Kenrick, in seconding the resolution, said that the Chairman, who had, as usual, given them a masterly and illuminating address, had been elected president of the Institute of Bankers for three consecutive years, an honour which had not been accorded to any previous president, and his presidential addresses had caused so much interest that the Governor and ex-Governor of the Bank of England paid him the unique compliment of being present to listen to the last address. Under the wise and sagacious policy of the Chairman, backed up by the Directors and a zealous staff, the bank, which was without exception the largest in the kingdom, was steadily growing in good repute and prosperity, and they could look forward with confidence and assurance that its future would be as satisfactory as its past. (Applause.) A vote of thanks was accorded the Chairman and the Directors for their services, and in acknowledging it the Chairman mentioned that on no occasion during the eleven years he had presided over the meetings had any question been asked him by a shareholder.—A vote of thanks to the general manager, the country general manager, and the staff concluded the business.

APPENDIX III

OPENING OF THE BIRMINGHAM EXCHANGE IN 1865

MR. S. S. LLOYD was one of the speakers at the opening of the Exchange Buildings in Stephenson Place, Birmingham, on New Year's Day 1865. The construction of the Exchange was greatly needed, and it has proved an immense convenience to the mercantile community of Birmingham and South Staffordshire. After prayer had been offered by the Rector of St. Martin's (the Rev. J. C. Miller, D.D.), giving especial thanks for the many blessings the Almighty had permitted us to enjoy in this land, and after speeches by the Mayor, Alderman Thomas Lloyd, and others, John Bright (then M.P. for Birmingham in conjunction with Mr. Scholefield) having spoken, Mr. S. S. Lloyd followed by proposing the Members for the Northern Division of the County (Messrs. Newdegate and Bromley-Davenport).¹

These gentlemen, he said, were too well known—the senior member at least—to need any words of commendation from him. They represented a peculiar constituency of mixed interests—of agriculture and manufacture. They represent a community in which widely different views are held on political subjects; and it was all the more interesting a constituency, he should think, for Members of Parliament to represent on that account. They had been told by their respected and most able junior borough member (Mr. Bright) that industrial success waxed and monarchs' power waned. Now he trusted he would be permitted to say that the commerce of this country, and the industrial interests of this town, which had waxed almost more than history gave any example

¹ I am indebted to Mr. Wm. Wright of Moseley for the report of this speech, which was given in the *Birmingham Daily Post* of January 2, 1865.

of, were a very good example of commercial interests waxing while the monarchs' power did not wane. ("Hear, hear," and applause.) By no class of her Majesty's subjects was her Majesty's rule—mild, constitutional, and benignant—more honoured and more valued than by the commercial men of this district. ("Hear, hear," and applause.)

The hon. gentleman had told them truly of Phœnicia, Carthage, and the republics of North Italy; and with his usual eloquence he had descended on the fact that their greatness arose from commerce, but he (Mr. Lloyd) thought, while listening to his eloquent tongue, that he had also read in history that their prosperity, instead of waxing and remaining permanent, very soon waned, and that the republics of North Italy soon degenerated into the worst of despotism. ("Hear, hear," and applause.) Carthage and Phœnicia are gone; and though, as the hon. gentleman had said, they had left their mark behind them, they had left a most telling mark that no wealth they got by commerce, attended merely by democratic liberties, afforded a security for the stability of either commerce or liberty—"Hear, hear," and applause, and demonstrations of dissent)—and that security for commerce as well as for true liberty were best to be found in our own constitutional limited monarchy. (Applause.)

One other remark was made by the hon. gentleman—viz., that the liberties of the nation did not come from the lords of the soil. Now he thought they had all read, when schoolboys, of the barons of England who wrung the Magna Charta from the reluctant King John, and when they might have sought liberties and franchises for themselves, were generous and noble enough to value the liberties of their poorer fellow-countrymen, and laid the foundation of our magnificent system of liberty. ("Hear, hear.") He also thought that he had read in history of a time when Lord Essex and Lord Brook were found fighting in the army of Cromwell, and when John Hampden (he did not know whether he was a merchant or not) led forth the freeholders of Buckingham to do battle for liberty against the arbitrary power of the Crown. But, as he had said, they could not all agree about these things. He was afraid that even the members for the northern division of the county, whose health he had the honour to propose, did not agree with his views of the subject; but their senior county member had represented them more than twenty years.

APPENDIX III

Mr. Scholefield had gracefully said what every gentleman felt in that room about Mr. Newdegate. He was the inheritor of an old ancestral name, though they did not think in Birmingham that everything depended upon that. Agriculture was indebted to him for his devoted attention to the farming interest; and commerce was under no less obligations to him as the author of a most valuable book on the world's tariffs, which he brought out at a time when her Majesty's Government did not think it worth while to give the country such a work. Mr. Newdegate devoted his leisure hours—and no doubt midnight often witnessed his labours—in compiling the work he had referred to, which had ever since been a standard work on the subject. He was also distinguished for another thing. He was the stern opponent of Government monopoly in manufacture, and he was glad to see that Mr. Cobden, with his great powers of eloquence and weight of character, had taken the subject up, and in his hands, no doubt, some powerful opposition would be made to the system; but they must do honour to whom honour was due. To Mr. Newdegate they were indebted for making a stand when no one else stood up against the system of Government monopoly. They were also obliged to him for the readiness, affability, and courtesy with which he attended to the interests of all who had recourse to his assistance, whether friends or opponents in the political sense.

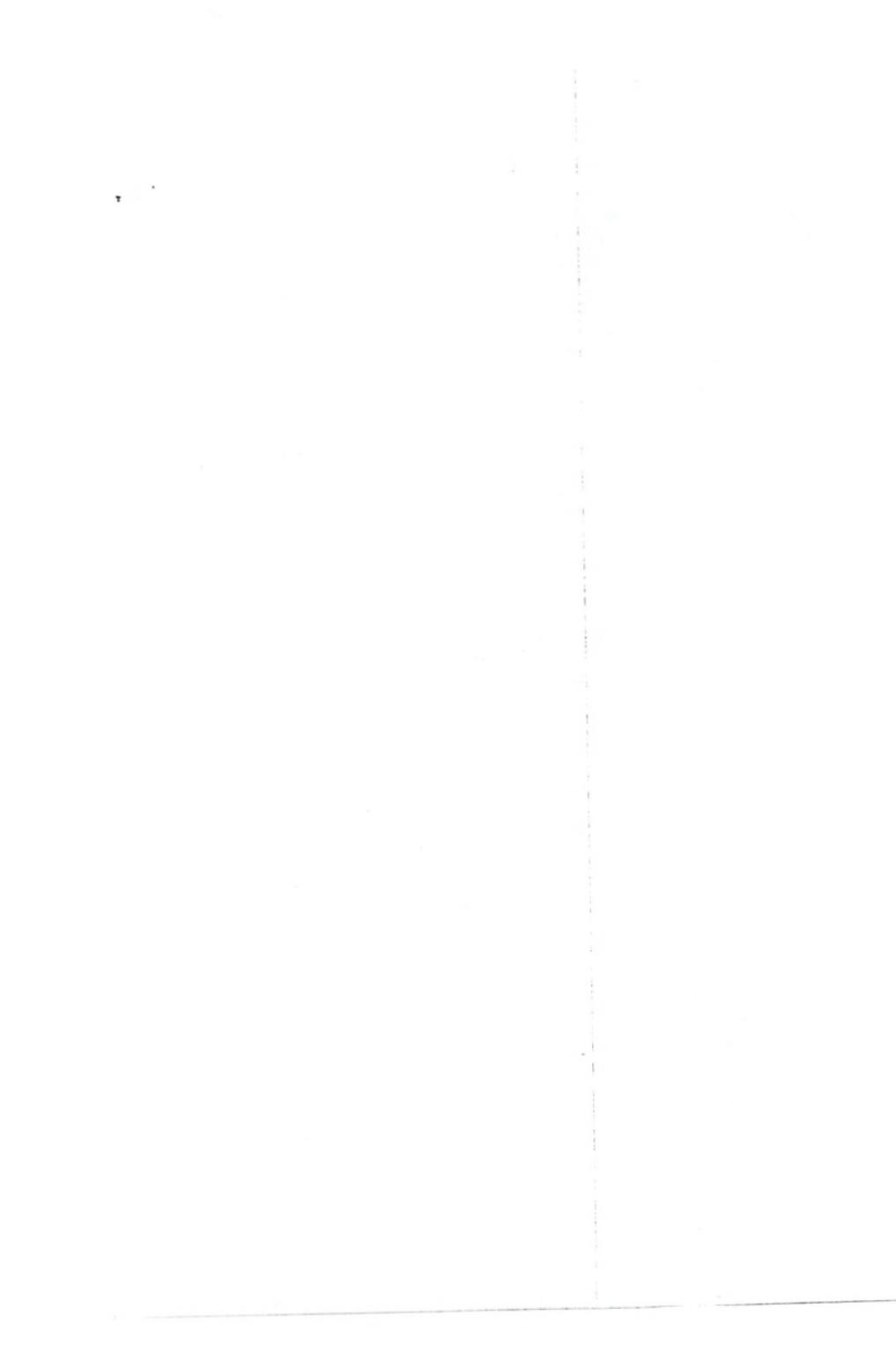
Their junior member for the northern division of the county came before them, and he was sure they were all very glad to see him. Though a comparatively untried man, he was not untried in good works. Though not past middle age, he had what our great poet told them they ought to have—"Love, honour, and troops of friends." He was old enough to remember when both their senior county member and senior borough member stood on the hustings as untried men. Yet they saw what they had done. By a policy of conciliation they had made themselves universally respected in both town and district, and had acquired no mean position for themselves in the House of Commons. This might assure them and their junior member that no man, however highly and conscientiously party feeling might run at or before an election, and however strongly they might venture to try and turn out those from whom they might differ, yet when once a man was lawfully elected, the Warwickshire constituency might be depended upon to regard all acts as *bond & fide* endeavour

to do his duty, and to interpret them in the most liberal manner, and that he would always find, consistently with the conscientious views of gentlemen, the most cordial and frank support in endeavouring to do that duty. With these words he proposed the health of the members of the northern division of Warwickshire. (Applause.)

NOTE

Thomas Pemberton, junior, whose portrait faces p. 42, accompanied the London visitors to the slitting-mill, referred to on pp. 25-26; he also formed one of the party mentioned on p. 43.

He was the son of Thomas Pemberton, whose father married Elizabeth, eldest child of the first Sampson Lloyd (p. 95).



APPENDIX IV

CHARLES LLOYD'S IMPRISONMENT WAS ENDED BY THE DECLARATION OF INDULGENCE BY CHARLES II. ON MARCH 15, 1672

COMMENTING upon this George Tangye tells me that though I correctly state at page 11 that those liberated were chiefly Friends, it might be of interest to mention that John Bunyan was liberated at the same time, and how this came to pass.

No doubt many like myself have been to "Boseobel," and have seen the secret rooms in the house and the fine oak-tree up which the young King Charles II. climbed, disguised as a wood-cutter, to elude his pursuers after the battle of Worcester in 1651. He escaped, but found another difficulty; for when he reached the English Channel with his companion, Lord Wilmot, he was in mortal terror of being betrayed and brought back to suffer like Charles I. He was, however, told that he might trust himself to two or three Quaker sailors who, having promised to carry him to their sailing vessel, might be trusted to do so. When the boat had crossed the Channel and had reached shallow water, the king was carried through the waves on the shoulders of a Quaker, Richard Carver by name.¹ Twenty years later, ten years after Charles II. had been made king, Carver appeared at Court, when the king at once recognised him, and asked why he had not sought a recompense before! Carver replied: "Sire, I ask nothing for myself, but that your Majesty would do the same for my friends that I did for you." The king offered to release any six. Offer says we may imagine the sailor's blunt answer: "What? six poor Quakers for a

¹ Corroborative evidence is preserved in the archives of the Society of Friends at Devonshire House, London.

king's ransom!!" His Majesty invited him to come again, when, after some persuasion, the king agreed to release 471 Quakers in jail at the time.¹

Although they had been much reviled by other Dissenters, and the king's intended pardon did not extend to any but Quakers, they asked that twenty others might be included in the pardon. The king conceded this, with the result that twenty other Dissenters were released, amongst them John Bunyan, who in 1660 was imprisoned and still remained in Bedford jail.²

About as many Quakers had already perished in jail as those who were thus released.

I was travelling one day with the General of the Salvation Army, shortly after he and Mrs. Booth had been staying for a few days with us at Farm, when he referred to the restoration of Charles II., and how he had rewarded those who had been true to him. "How immeasurably more," said the General, "will the Almighty reward those who have been true to Him." This theme was uppermost in his mind, and if a large congregation had been present, he no doubt would have spoken most impressively.

THE FRIENDS' BURIAL-GROUND

At page 15 reference is made to Mary Gill's rich brown hair having remained unchanged for a very long period after burial. It was G. B. Lloyd, senior, who became possessed of a portion of it; he had also some of the hair of Rachel Lloyd (*née* Champion), who was buried in 1756 in this Bull Lane burial-ground. When the burial-ground was taken over by the Great Western Railway in 1851, it was found that her hair remained perfect after ninety-five years' burial, but the wood of the coffin had decayed. The hair still exists as perfect as then found, and is in the possession of G. B. Lloyd senior's grandson, J. H. Lloyd.

¹ Offer's complete edition of Bunyan's works, p. xci. of the Memoir prefixed to the 1862 edition (pp. i.-cxxxiii.). This Memoir is not in the 1861 edition.

² The relation of the imprisonment (vol. i. of the works of John Bunyan, by Geo. Offer, p. 50) is worth reading. Macaulay wrote there were only two great creative minds in the latter half of the seventeenth century: one produced *Paradise Lost*, the other the *Pilgrim's Progress*.

LIKENESS OF S. T. COLERIDGE (page 150)

Coleridge took a kindly interest in Charles Lloyd, the poet, when he came to Birmingham in 1796 (p. 148), and after he had been with him for a short time as his pupil he wrote to his father: "Your son and I are happy in our connection; our opinions and feelings are as nearly alike as we can expect."

Much of course happened between that date and Coleridge's death thirty-eight years afterwards, but this early friendship causes me to insert a likeness of Coleridge with the permission of T. C. & E. C. Jack of Edinburgh, the publishers of an attractive little book of his poems; and if we open Molesworth's *History of England*, 1830-74, in three volumes,¹ we find amongst other things recorded as taking place in 1834,² that "the 25th of July witnessed the death of the great philosopher-poet S. T. Coleridge." Molesworth says that he and Robert Southey, fired with enthusiastic hopes which the dawn of the French Revolution inspired, dreamed all kinds of Utopias; but its sequel quenched the bright anticipations its dawn had created. In 1800 Coleridge took up his abode at Keswick, where his two friends Southey and Wordsworth resided. Here he exchanged his Unitarian views for those of the Church of England. "His works," writes Molesworth, "are replete with profound thought and the loftiest eloquence. . . . Perhaps few men ever lived who have more powerfully influenced understandings of the highest order. We believe that Dr. Arnold, Keble, Pusey, T. Carlyle, Gladstone, the two Newmans, the two Froudes, Colenso, and the writers both of the *Tracts for the Times* and *Essays and Reviews*, were all largely, though perhaps unconsciously, indebted to the seeds of thought which were directly or indirectly sown in their minds by his writing or conversation." This reminds me of a remark in a recent address of the Bishop of Birmingham (Dr. Gore), that each generation had writers who especially impressed them—for instance, Dr. Johnson recommended Grotius as a good Bible commentator; "but who," asks the Bishop, "reads Grotius now?"

Time may have put an extinguisher upon Grotius, but

¹ The first edition was published in 1871, but my copy is a later one, published in 1886.

² Page 330.

Coleridge, besides his powerful prose, wrote "The Ancient Mariner," "Christabel," and "Kubla Khan," so that many regard him as one of our great poets.¹

MRS. CHARLES LLOYD, *née* PEMBERTON

The following trifling incident is vouched for by Mrs. F. H. Steeds, who is descended from the Bingley Lloyds through both her parents:—

One day when Mrs. Charles Lloyd, the poet's wife, was taking a walk with her little children at Brathay she met a gipsy woman, who said, "You may have my little girl for half-a-crown," so Mrs. Lloyd bought her. Everything went on well for a time till the little girl grew older, and was told by Mrs. Lloyd that she must prefix the word "Master" when speaking to or of her little boys, but the little gipsy girl would not. Mrs. Lloyd therefore thought it best to make another arrangement respecting her.

MRS. KNOWLES

A likeness of Mrs. Knowles is given at page 110. She was the daughter of Moses Morris of Rugeley who attended Stafford Meeting. A clergyman of the Church of England was attached to her, and the only obstacle on either side was a conscientious objection mutually felt, on account of different religious sentiments. She afterwards married, as stated, Dr. Knowles, a member of the Society of Friends.

SAMPSON SAMUEL LLOYD

Mr. Howard Lloyd, in reply to a suggestion that he might give interesting particulars respecting S. S. Lloyd, with whom he was intimately associated in the management of the Bank

¹ The Literary Supplement of the *Times*, May 10, 1907, p. 145, contains an interesting article upon him as a poet.

for so many years, writes as a summary of much he could say, that, taking him all in all, he was the finest Lloyd of the present generation.

EARLY WELSH CHRISTIANITY

Mr. James Simmons, of Wellington Road, Edgbaston, writes to me referring to the genealogy of the Lloyds, that in a book he bought a few years ago he read with interest a passage relating to early Welsh Christianity. It stated that soon after the Crucifixion, a Christian Jew named Lud, flying from persecution in Palestine, settled in Wales, from whom it would appear that the Lloyds were descended, and that Christianity was introduced into Wales A.D. 60. This was in a small book published by Banks & Son, Red Lion Court, Fleet Street; but the information, upon inquiry, I found to be too indefinite for me to do more than thus allude to it.

NOTES BY C. D. STURGE

Page 21. Mary Crowley (not Crawley) was a sister of Sir Ambrose Crowley.

„ 24. It appears from Burke that the present peer is a direct descendant from the first Lord.

THE CONFERENCE BETWEEN THE BISHOP OF ST. ASAPH (WILLIAM LLOYD), AND CHARLES AND THOMAS LLOYD IN 1681

This conference is referred to at page 13. After the first edition of this book was published I found that "The original MS. by the eminent antiquary Mr. Robert Davies of Llanerch, an ear-witness of this well-known conference between the Bishop and the Quakers, which took place at Llanfyllin, September 22-23, 1681," was in the possession of the Cardiff Central Public Library. I accordingly communicated with Mr. John Ballinger, the Librarian, and he had an exact copy

made for me. It is too long for insertion in this Appendix, but I am presenting it to the Birmingham Reference Library.

The MS. is endorsed: "The Bp's dispute with ye Quakers, 81."

The MS. was purchased by the Cardiff Libraries Committee in February 1899 from Mr. Ll. Lloyd of Tendring, near Colchester, who stated that the manuscripts of which it formed a part were collected by the Rev. John Lloyd, the friend and companion of Pennant.

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